Community Action Council
of Howard County

HELPING PEOPLE. CHANGING LIVES.

2015 Community Needs Assessment

Prepared by:

Rachel Qualls, Chair of CAC Planning and Program Committee

Judy Smith, CAC Planning and Program Committee Member

Laudemiro Francisco, CAC Planning and Program Committee Member

Ron Carlson, CAC Planning and Program Committee Member

Tara Jackson, CAC Planning and Program Committee Member

Bita Dayhoff, CAC President

Anne Brinker, CAC Director of Operations

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1: Introduction

1.1   Objectives

In 1964, Congress passed the Economic Opportunity Act to begin America's War on Poverty. As a result of this initiative, a network of Community Action Agencies sprang up all over the country to alleviate the impact of poverty at the local level and to support people with low incomes improve the quality of their lives. All Community Action Agencies are overseen by a state agency designated by the Office of Community Services of the Administration for Children and Families, U.S. Department of Health and Human Services. In Maryland, this state agency is the Department of Housing and Community Development (DHCD). Every three years, all Community Action Agencies must conduct a thorough needs assessment of this service area and create a Community Action Plan.

In 1965, Community Action Council of Howard County, Md. Inc. (CAC) was designated as the agency to carry out anti-poverty work in Howard County, Maryland. Over the past 50 years, as the needs of the community changed and new funding opportunities became available, the agency changed and has grown tremendously.

Today, Community Action Council of Howard County is an umbrella agency that provides the overall leadership, policy guidance, coordination, and support necessary to successfully manage a wide array of over 80 grants. The agency has an annual budget of just over $10,000,000 million and connects low-income households with an additional $3 million of client assistance benefits. CAC employs 92 employees and serves over 33,000 households each year.

CAC's Planning and Program Development Committee of the Board of Directors oversaw this process and consulted widely with stakeholder groups while delineating these needs. We heard from staff, fellow service providers, other organizations and businesses, and community residents with low incomes.

We conducted a focus group, did extensive research into secondary sources of information about our community, and analyzed responses from surveys completed by staff, community organizations, and adult constituents with low incomes. The Board of Directors, the President, the Planning and Program Development Committee, Program Directors, and staff all played key roles in pulling this information together.

This Community Action Needs Assessment is simply a slice in time of a dynamic process that continues all year round, every year.

Assessment and planning do not stop with the publication of this report. As conditions in our communities change, we will adjust the routes that we take to reach the goals we have set for ourselves. And we may need to set new goals. We are confident that defining our community's needs will result in better service to our participants, better outcomes for them, and a clearer path for all of us to follow.

1: Introduction

1.2   Overview of Community Action Council of Howard County

For 50 years, Community Action Council of Howard County (CAC) has led the way in addressing issues of poverty for low-income individuals and families, meeting immediate needs and helping them strive for greater stability and self-sufficiency.

CAC is a private nonprofit organization that annually serves more than 33,000 low-income families across the county in achieving economic security through programs such as Head Start, Weatherization, Energy Assistance, Food Bank, and Housing Assistance.

CAC's mission is to diminish poverty, enable self-sufficiency, and advocate for low-income families and individuals. CAC's vision is enabling others to enhance the quality of their lives and share in the promise and opportunity of our community.

1: Introduction

1.3   Groups and Organizations Involved in this Study

The assessment was conceived and coordinated by the Community Action Council of Howard County. Data was collected by partners around the county. This group consisted of:

Association of Community Services
Bridges to Housing Stability, Inc
Bridgeway Community Church
Building Families for Children
Christ Church Link
Columbia Housing Corporation
Conexiones
FISH of Howard County, Inc.
Fuel Fund
Grace Community Church
Grassroots Crisis Intervention Center
Howard County Public School System--Early Childhood Programs Superintendent's Designee
Howard County Public School System--Office of Outreach & Engagement
Help End Homelessness Howard County
HopeWorks of Howard County
Howard County Department of Citizens Services Office of Aging
Howard County Department of Social Services
Howard County Health Department
Howard County Library
Howard County Mental Health Authority
Humanim, Inc.
Jewish community services, (JCS)/Jewish Federation of Howard County
Making Change
Maryland Legal Aid
Meals on Wheels of Central Maryland, Inc.
Neighbor Ride
One Month's Rent
Priority Partners
Rebuilding Together Howard County
St. John Baptist Church
Success in Style
Workforce Development

2. Purpose of Assessment

2.1 Community Services Block Grant

The Office of Economic Opportunity issued instructions for Community Action Agencies in 1970 that state, "A Community Action Agency's effectiveness is measured not only by the services which it directly provides, but more importantly by the improvement and changes it achieves toward the poor and in allocation and focusing of public and private resources for anti-poor purposes." The guidance continues to state, "Community Action Agencies must develop both a long range strategy and specific, short-range plans for using potential resources, in developing its strategy and plans, the Community Action Agency shall take into account the areas of greatest community need, the availability of resources, and its own strengths and limitations."

3. Methods

3.1   Instrument Development (Community and Agency Survey)

In January 2015 The Community Action Council Board of Directors' Planning and Program Committee began the process of assessing the community's needs for services. The committee agreed that in addition to understanding the demographics and poverty trends in the county, CAC needed to hear the voices of clients, fellow service providers, partners, and funders.

In order to accomplish this, CAC conducted two surveys: (1) A client survey which collected information from individuals using human services in Howard County and (2) A Provider Survey.

The result of this process yielded a tremendous amount of data, which can be analyzed in many ways in order to gain different insights into the community CAC serves and seeks to serve in the future. For the purposes of this document, the input gathered from this process and found within this report provides a descriptive picture of needs in our community.

The Client Survey was designed to examine how well specific programs serve the participants according to their own assessment.

The Provider Survey was designed to examine the current services offered by community providers and gain insight into the opportunities and the gaps providers experience in the offering of services in the community.

3.2   Primary Data for Client Survey

The Client Survey was prepared in both English and Spanish administered to clients at Community Action Council's Gateway headquarters, CAC's four Head Start Centers, Howard County Food Bank, Department of Social Services, HopeWorks of Howard County, Grassroots, and others human service agencies in Howard County. Although the Client Survey was also made available in the following locations, no client participated: Foreign Born Information and Referral Network, North Laurel Multiservice Center, Office on Aging, and Bridges to Housing Stability.

The Survey Data

The Survey was completed by 404 individuals, the majority of which (90.05%) completed the survey at CAC locations: the Community Action Council Gateway headquarters (35.07%), the Howard County Food Bank (28.36%), and the various Head Start centers (26.62%).

Major Survey Locations
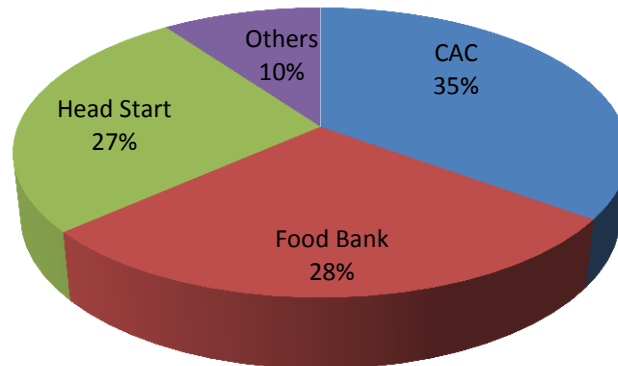
The Survey was comprised 17 questions. The initial questions centered on collecting basic demographic information on the participants. Not all questions received a response. The largest number of participant responses to a question was 402. The lowest number of responses to any particular question was 89. The following data analysis is from the responses to client survey questions:

First Time Visitors to Agency
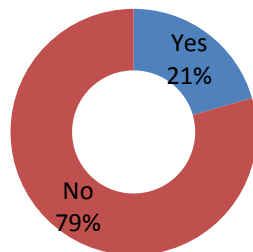
Most of the participants (79.04%) have had prior contact with the agency at which they were filling out the survey, while only 20.45% were seeking assistance from the agency for the first time.

Heads of Household

No
14%

Yes
86%
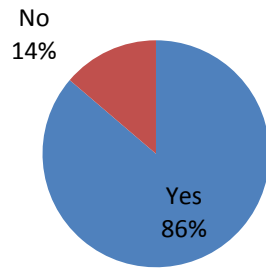
Of the respondents, 85.82% were heads of household, while 13.68% were not. Of those who were heads of household, the majority (58.04%) were between the ages of 35-60, followed by those between 22-34 years of age, as shown below.

Participants' Age Range (%)

58.04

26.98

1.63   11.72

18-21   22-34   35-60   61 or older
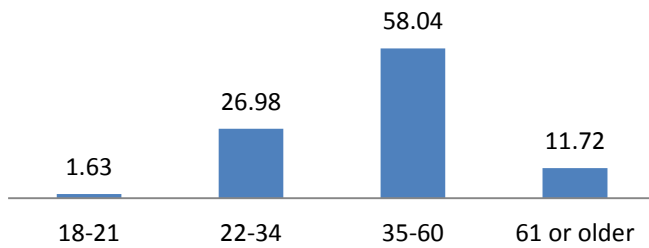
Participants by Zip Codes (%)
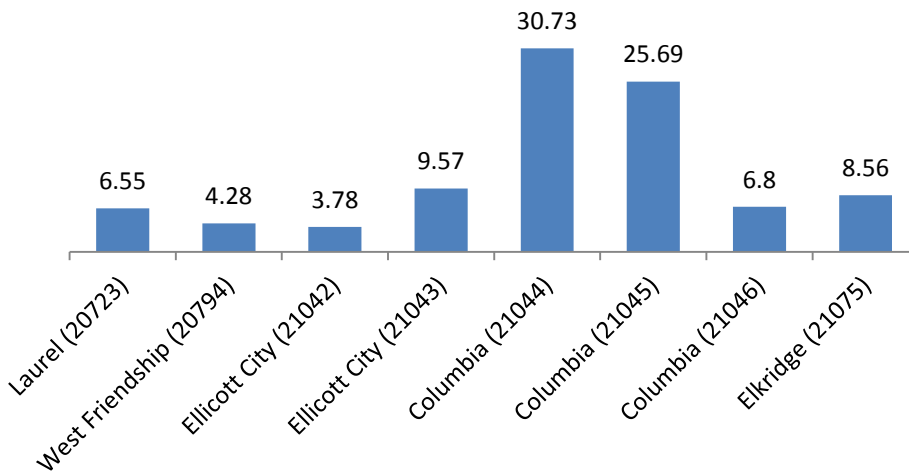
As shown above, almost two thirds of the participants (69.77%) lived in Columbia and North Laurel zip codes, while 13.35% lived in the Ellicott City zip codes.

Total Household Income (%)
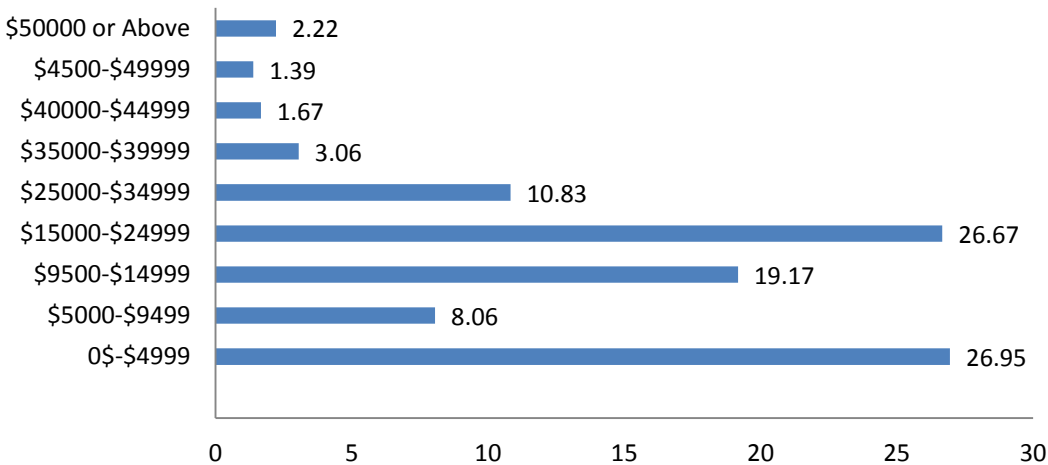
The chart above shows that 80.85% of the respondents had a household income of less than $25,000, of which 35.01% had income under $10,000 and 26.95% under $5,000. Only 19.17% had income above $25,000.

Marital Status (%)
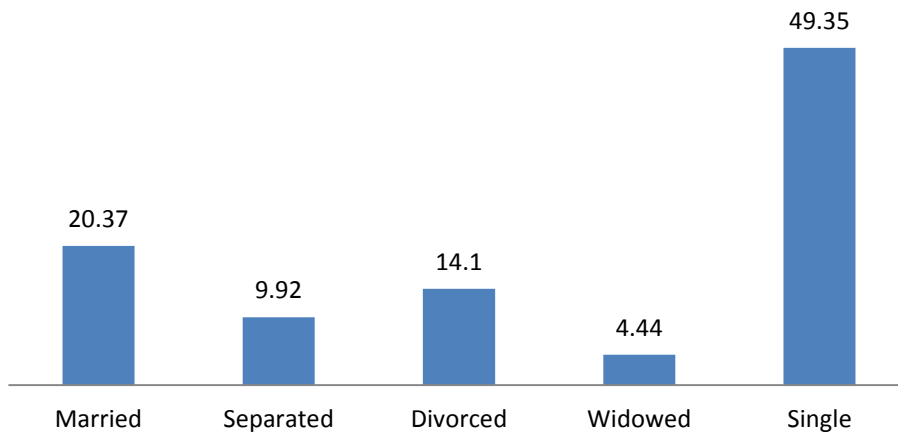
Of the respondents, only 20.37% were married, while singles made the largest group with 49.35%. The chart also hints at a large number of single-headed households: 77.81% .

Race and Ethnicity (%)
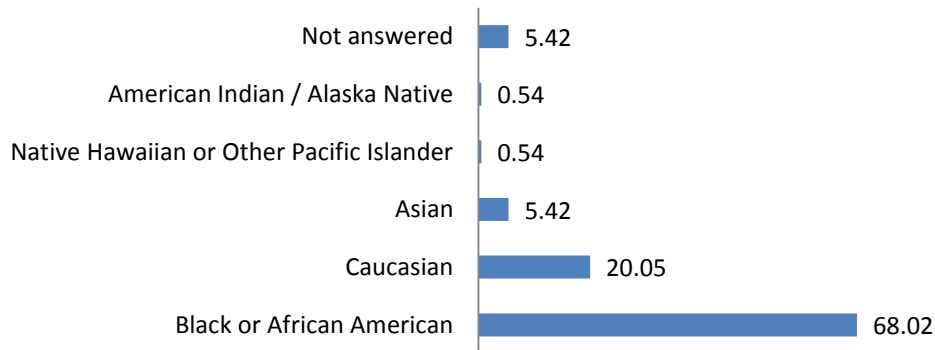
The majority of the respondents were Black with 68.02%, while the Caucasians accounted for 20.05% and Asians 5.42% of the survey participants.

Primary Sources of Income

Source	Value
Other	7.83
Alimony or Child Support	3.77
Social Services	6.67
Disability	10.43
Unemployment Insurance	2.61
Retirement	12.17
Employment	56.52
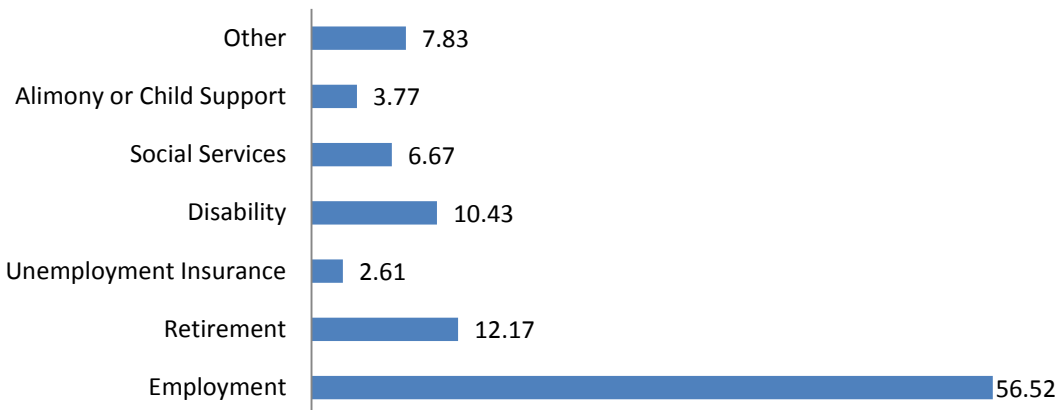
More than half of the respondents' (56.52%) income was from employment, while 12.17% depended on retirement benefits, including social security. Approximately 10% depended on disability or workman's compensation payments and 6.67% depended on Social Services, including temporary cash assistance and temporary assistance to needy families. The income of some (Others, 7.83%) came from housekeeping/ babysitting, family or friends, or supplemental security income.

Most Previously Requested Services

Service	Value
Medical Assistance	62
Food Assistance	58
Emergency Assistance / Crisis Services	38
Head Start	34
Temporary Cash Assistance	25
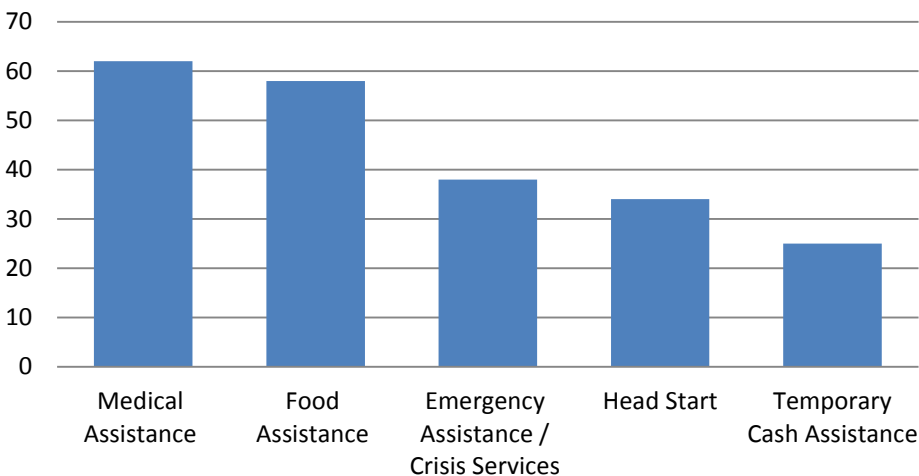
The top five services respondents reported requesting previously were Medical Assistance (62), Food Assistance (58), Emergency Assistance / Crisis Services (38), Head Start (34), and Temporary Cash Assistance (25).

Most Services Currently in Use
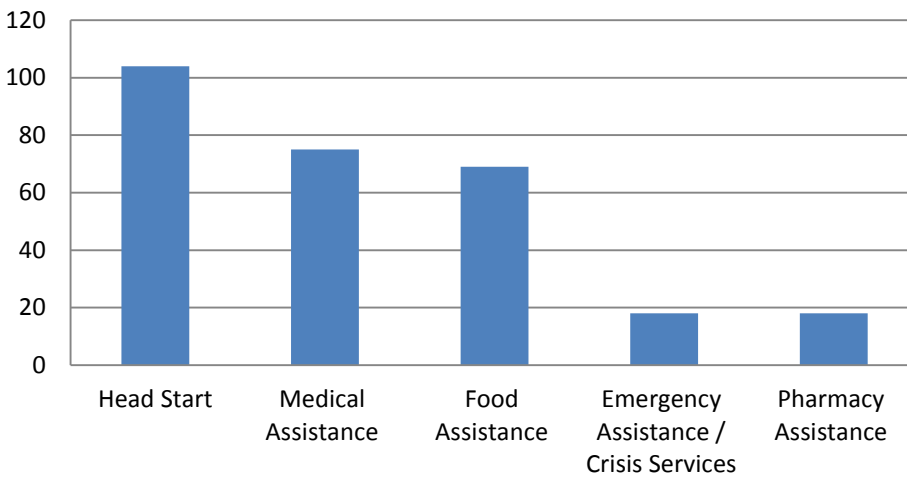
The top five services that respondents most currently use are: Head Start (104), Medical Assistance (75), Food Assistance (69), Emergency Assistance / Crisis Services (18), and Pharmacy Assistance (18).

Most Anticipated Service Needs
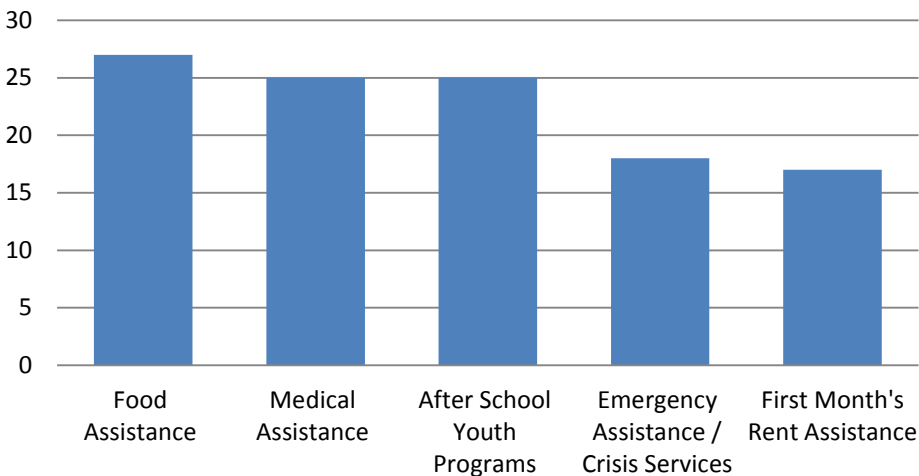
The top five services that respondents anticipate will be most needed are: Food Assistance (27), Medical Assistance (25), After School Youth Programs (25), Emergency Assistance / Crisis Services (18), and First Month's Rent Assistance (17). After School Youth Programs and First Month Rent Assistance emerge as top priorities for respondents.

Three services, namely, Medical Assistance, Food Assistance, and Emergency Assistance / Crisis Services ranked high with the respondents across all three groupings (previously applied for; currently in use or anticipated needs). Medical Assistance is also the service the majority of respondents mostly applied for in the past, while Head Start is the most currently used service. Food Assistance is the most anticipated need for respondents.

Reasons for Denied Services (%)

No answer	54.2
Unable to come up with matching funds	21.2
Not eligible	13.7
Income too High	7
Unable to get time off work	1.8
No Transportation	2.1
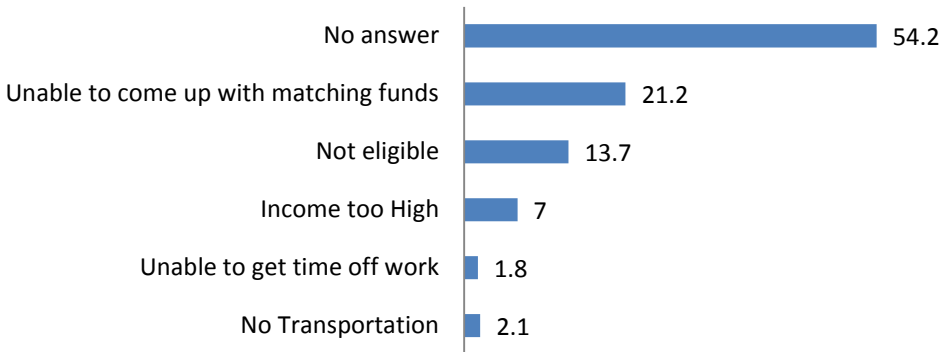
There were 130 respondents who reported that they were denied service in a total of 277 instances. The average top three reasons for denial of service were applicant's inability to come up with matching funds (average of 21.2% of respondents); applicant's ineligibility for the requested service (average of 13.7% of respondents); and applicant's income too high to qualify for service (average of 7% of respondents). The average of those who did not provide a reason for the reported denial of service was the highest at 54.2% of respondents. Language did not constitute a barrier at all.

Service Not Received Due to Waiting List
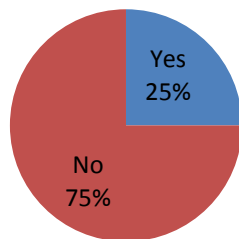
Most of the respondents did not encounter difficulties regarding the availability of requested services. The chart above shows that approximately only a quarter of respondents indicated that they applied for a service and a waiting list prevented them from getting the service. These services include Subsidized Housing, Rental Assistance, Energy Assistance, Temporary Cash Assistance, Medical Assistance, and Purchase of Care Vouchers.

3.3   Primary Data for Provider Survey

The Provider Survey was administered via Survey Monkey to human service providers in Howard County that service low-income populations. The Survey was comprised of 14 questions. There were three categories of questions: provider clientele demographics, profile of provider, and services available in the community.

The Survey was taken by 45 providers. Of the 45 Providers, 24 were from the Community Action Council and 21 were from other providers. One provider from each of the following organizations participated in the survey: Bridges to Housing Stability, Inc., Bridgeway Community Church, Building Families for Children, Christ Church Link, Conexiones, FISH of Howard County, Inc., Grace Community Church, Grassroots Crisis Intervention Center, Help End Homelessness Howard County, HopeWorks, Howard County Department of Citizens Services Office of Aging Humanim, Inc., Jewish community services, (JCS)/Jewish Federation of Howard County, Making Change, Meals on Wheels of Central Maryland, Inc., Neighbor Ride, Priority Partners, MCO, Rebuilding Together Howard County, St. John Baptist Church, and Success in Style. It should be noted that a second survey was completed by St. John Baptist Church teen program. Please note that the data was analyzed with equal weight given to each of the 45 particpants.
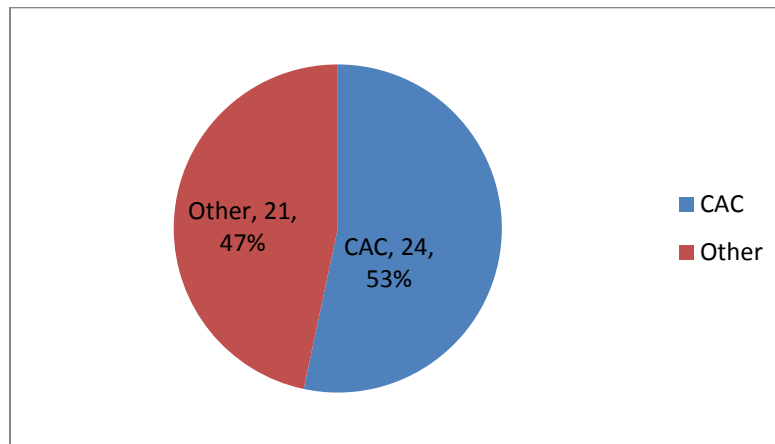
Provider Clientele Demographics

The provider clientele demographics consisted of 4 questions: average age, general need, average income, and employment status. In general, we received good responses on each question. The table highlighting the response rate for each of the demographic questions is below:

Answer Options	Response Percent	Response Count
Average Age:	94.9%	37
General Need:	89.7%	35
Average Income:	79.5%	31
Employment Status):	71.8%	28
answered question		**39**
skipped question		**9**

Average Age Information

For this question, the provider was able to fill in the blank. Given that, the grouping below was developed to account for the various ranges of answers.
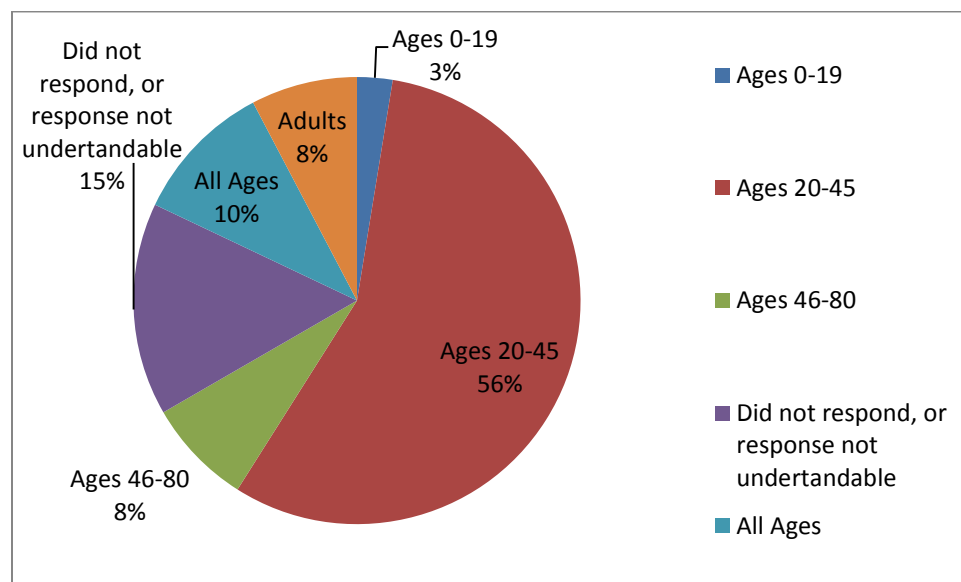
Average Income

For this question, the provider was able to fill in the blank. Given that, the grouping below was developed to account for the various ranges of answers.
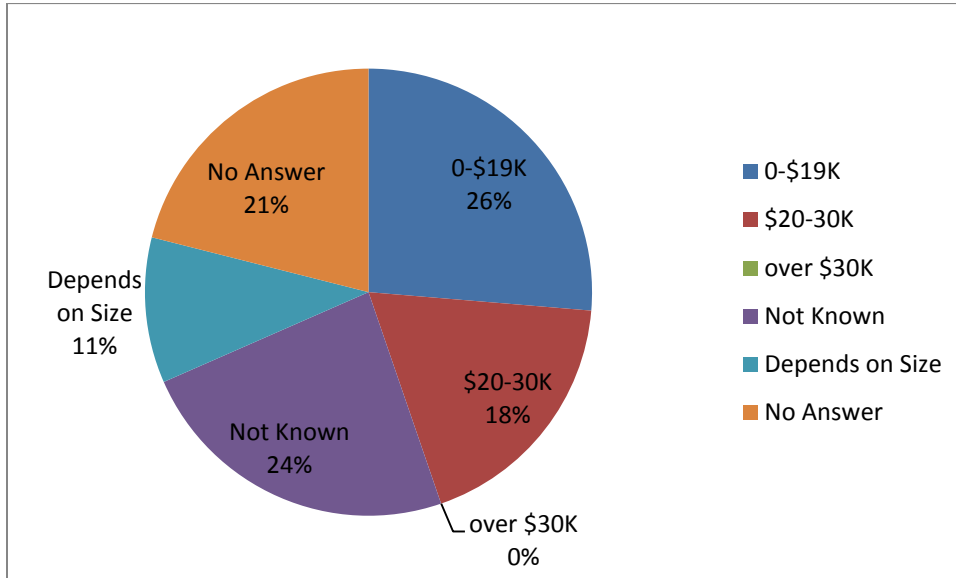
General Need

For this question, the provider was able to fill in the blank. Given that, the grouping below was developed to account for the various ranges of answers. The "food, employment, clothing, academic, rent assistance, transportation, healthcare, nutrition" category was created because these answers were "one off". The "various" category consisted of a provider that supplied multiple services to a client at a given time. The highest need was for various services, followed by energy assistance, followed by any one of the services in the "multiple groups" category (not in priority order).
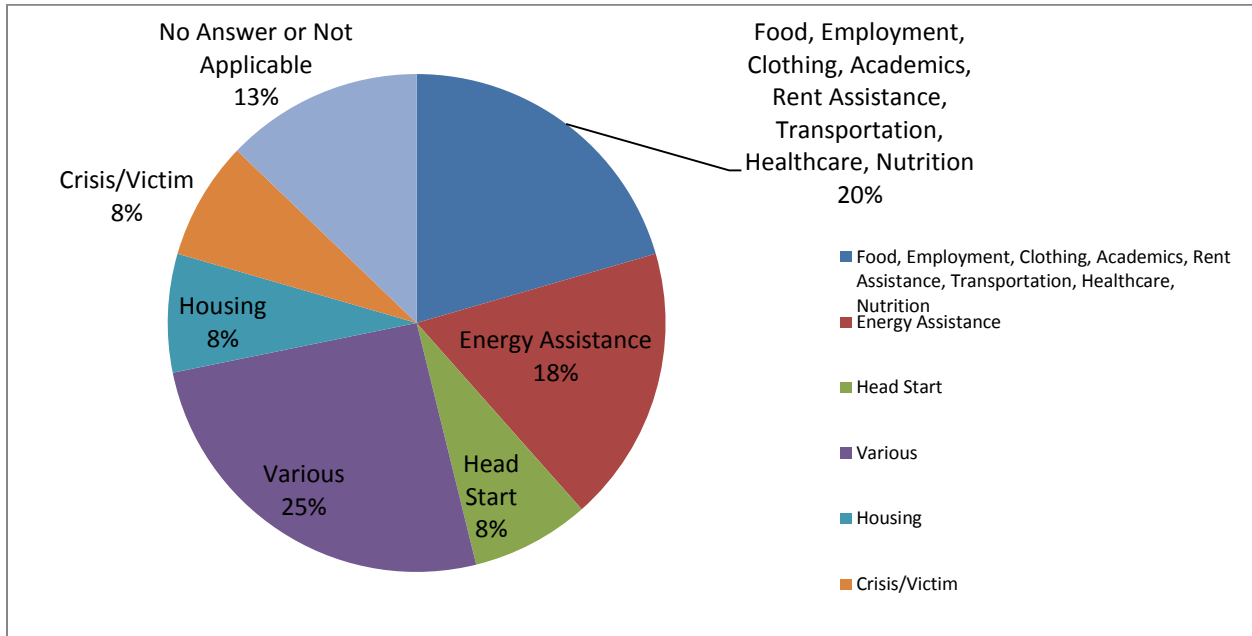
Employment Status

For this question, the provider was able to fill in the blank. Given that, the grouping below was developed to account for the various ranges of answers. Note, for the demographic, there were actually 42 responses that consisted of 11 no answers, and 1 person had responses that fit into 4 categories. In general, the highest employment status category was "not employed", followed by "part time employment" and then "full time employment."
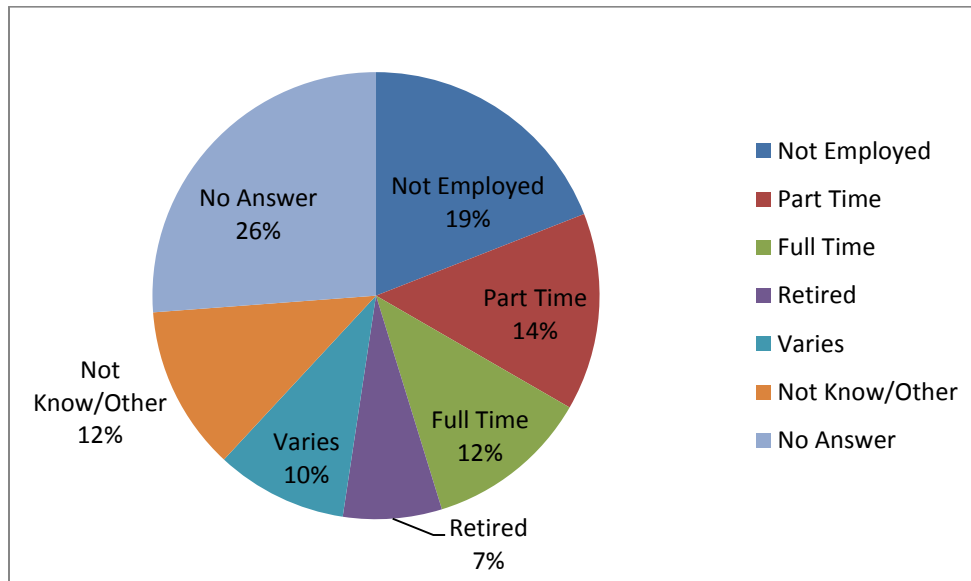
Provider Information

Services Your Agency Provides

The survey asked about the kinds of services the participating agency provided. The respondents' services could be grouped into major categories: counseling, community, family, education, therapy, transportation, food, energy assistance, housing services, and workshops. By far, the most services provided were: food, housing services, and energy assistance (not in priority order).

- Counseling
  - o 24 hotline
  - o Crisis Counseling
  - o Information Assistance
  - o Mobile Crisis Team
  - o Case Coordination
  - o Child Welfare

- - Pastoral Counseling
- Community
  - Community Needs incubation
- Family
  - Family Stability Services
  - Day Programs for the disabled
- Education
  - Head Start
  - Student Advocacy
- Therapy
  - Psychological
- Transportation
  - Senior Transportation
- Food
  - Food Bank
  - Food Delivery
  - Emergency Food Assistance
  - Home delivery of food
- Energy Assistance
  - Fuel Fund
  - BGE Grants
- Housing Services
  - Re-housing services for homeless households
  - Eviction Assistance
  - Housing
  - First Month rent
  - Cold Weather Shelter
  - Transitional Housing
  - Home Modification
  - Weatherization
  - Free Home Repair
- Workshops
  - Financial Workshops
  - Tax Preparation
  - Health Workshops and mentoring
  - Etiquette Coaching
  - Fashion Consultants/Interviewing skills

Provider Primary Funding Source

In this category, 42 providers supplied responses. Over 50% of the providers received government funding with the highest percentage coming from federal government funding (24%) and following government support, the next higher percentage was from private funding.
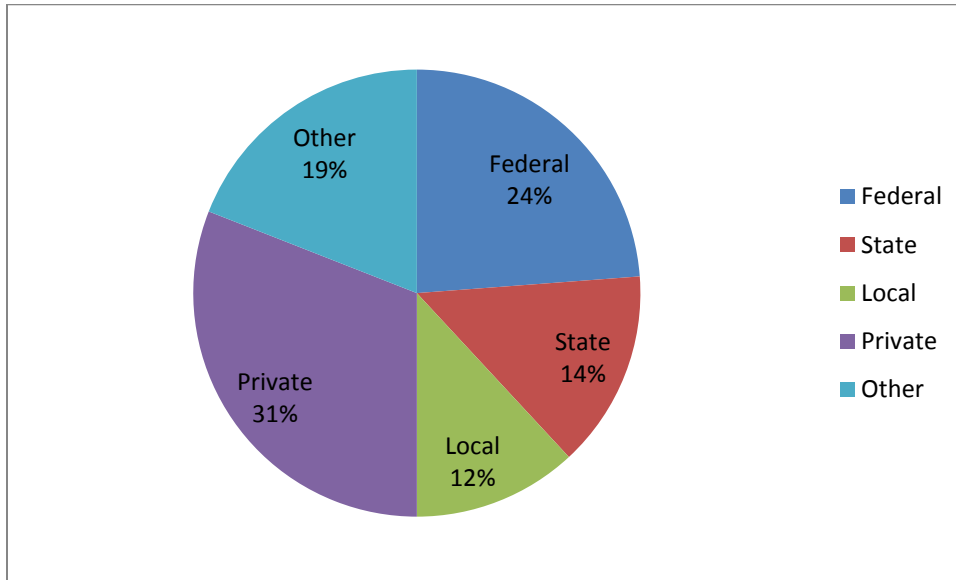
Number of Individuals the Organization Serves

The total number of providers that responded to this question was 48. Of the 48 responses, 21 providers actually answered with various counts per service option. Food and Energy Assistance are the most used services followed by housing and early childhood education.

Answer Options	Response Average	Response Total	Response Count
Early Childhood Education	140.93	1,973	14
Emergency Assistance / Crisis Services	1,868.77	24,294	13
Employment and Training Services	33.56	302	9
Food	4,180.77	54,350	13
Financial Counseling	55.75	446	8
Health	86.14	603	7
Mental Health / Substance Abuse	28.67	172	6
Housing	155.17	1,862	12
Social Service Assistance	82.14	575	7
Special Populations (Foreign Born, Seniors, Individuals with Disabilities etc.)	41.57	291	7
Transportation	95.88	767	8
Other	102.50	205	2
		answered question	**21**
		skipped question	**27**

Please estimate the number of individuals your organization serves annually who are in need of assistance with each of the following service areas:
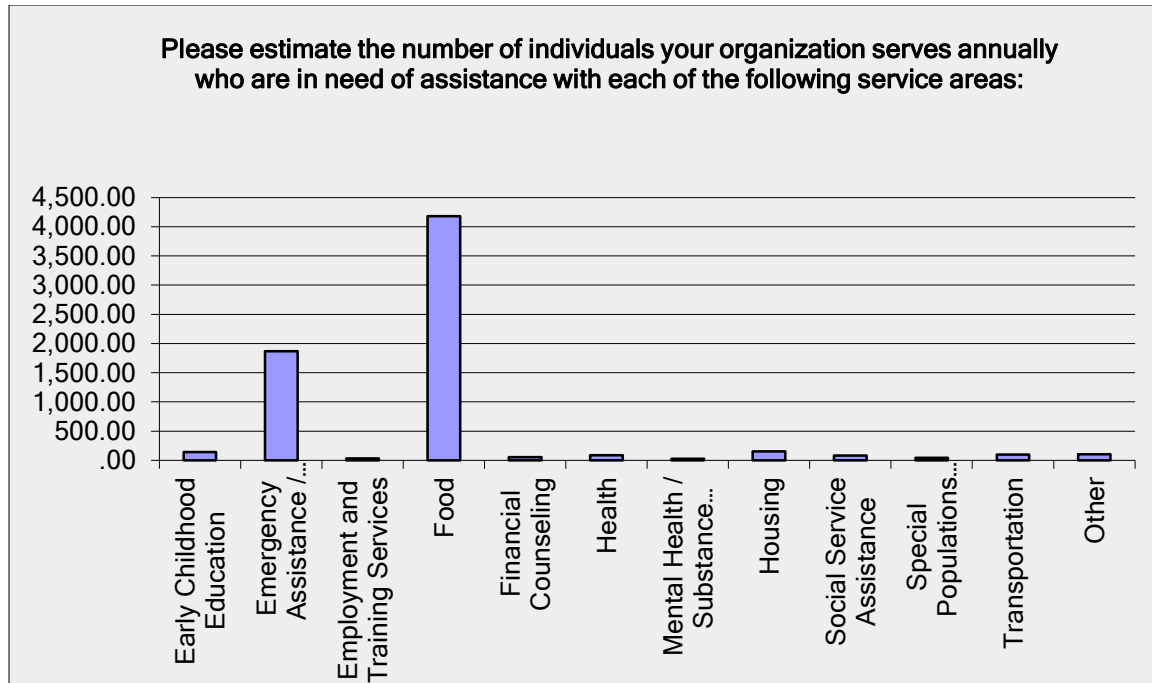
Program Limitation/Gaps Identified by Providers

- The total number of providers that responded to this question was 15 out of the 48. Early childhood education, food, housing and emergency assistance/crisis services received the most responses.

Answer Options	Response Percent	Response Count
Early Childhood Education	60.0%	9
Emergency Assistance / Crisis Services	73.3%	11
Employment and Training Services	40.0%	6
Food	60.0%	9
Financial Counseling	46.7%	7
Health	26.7%	4
Mental Health / Substance Abuse	33.3%	5
Housing	53.3%	8
Social Service Assistance	33.3%	5
Special Populations (Foreign Born, Seniors, Individuals with Disabilities etc.)	13.3%	2
Transportation	40.0%	6
Other	6.7%	1
answered question		15
skipped question		33

The gaps in early childhood education:

- Would like to serve head start
- Affordable child care
- Not enough children
- Providing full day service
- Transportation
- Funding
- Community collaboration
- Summer Enrichment
- Need more hours of care to match parents' work schedules

The gaps in emergency assistance/crisis services:

- Waiting too late to get help
- Insufficient follow up after initial help received
- Unable to assist moderate income families
- Funding (not enough in general)
- Endless need

The gaps in employment and training services:

- Resume writing and employment assistance
- Mentoring program does not provide these types of services
- Refer clients to workforce development
- Underemployment is a big contributor to keeping families in poverty

The gaps in food services:

- Can only help on holidays and special occasions
- Clients can't to get to the food back
- Limited hours to service clients
- Need gift card to give to clients
- Need more food
- More fresh fruits and vegetables at Food Bank

The gaps in financial services:

- Clients are interested but in some cases not committed to participate
- Need more contact with the clients to gain greater success
- Financial planning course are needed and how to obtain the courses
- Energy assistance and financial counseling should be combined to assist to manage client resources

The gaps in <u>mental health/substance abuse</u>:

- Stigma associated with the issue so participants do not pursue
- Becoming a MA provider to offer more, substance abuse specific partners
- No resources to address
- Refer to other agencies

The gaps in <u>housing</u> were:

- Need more resources
  - Long waiting lists
    - Only 2 transitional houses
  - To help households that are not homeless yet
  - Not enough housing resources
- Need a better partnership with Howard County Government
- Need a plan for stability once resources are available
- Housing is not affordable in Howard County so often families are living with family, friends or are homeless.

The gaps in <u>social services assistance</u>:

- Need more caseworkers
- Need more foster care and host families
- Need more resources

The gaps in <u>special populations</u>:

- Need more resources
- The mentoring program provides one-to-one mentoring services to youth in grades 6-12 from single parent household. Where gaps occur our program does not have funding to support of the needs that may exist.

The gaps in <u>transportation</u>:

- Need resources to address/lack of resources
- Public transportation is inadequate
- Unable to serve those under 60 or with wheelchairs
- Address sometimes by carpooling

The gaps in <u>other categories</u>:

- Grant restrictions/criteria exclude populations in need
- Need more resources for sustainability services not just for support during times of crisis

- Reliable method of staying in contact with clients (phone numbers often change) and other client retention supports to demonstrate behavioral change
- Ned community providers to work more closely in order to develop more collaborative and innovative solutions for complex household situations
- Need resources:
  - To pay full time staff
  - To conduct more outreach to potential clients
  - Advocate for issues affecting target population

Adequacy of Services

Providers determined adequacy levels (e.g., funding, function and coordination) of services on a 4 point scale. When analyzing the data the scores of 1 (not at all adequate) received a value of 0%, 2 (somewhat adequate) received a value of 33%, 3 (moderately adequate) received a value of 66%, and 4 (very adequate) received a value of 100%. The values were each multiplied by the number of responses that ranking received. The percentage of adequacy was then determined by finding average the score for the services.

Service	Average Adequate Funding Percentage	Average Adequate Functioning Percentage	Average Adequate Coordination Percentage
Early Childhood Education	51%	73%	66%
Emergency Assistance / Crisis Services	46%	66%	70%
Employment and Training Services	44%	55%	55%
Food	63%	76%	78%
Financial Counseling	22%	26%	8%
Health	58%	66%	58%
Mental Health / Substance Abuse	26%	24%	16%
Housing	41%	51%	49%
Social Services Assistance	44%	59%	59%
Special Populations (Foreign Born, Seniors, Individuals with Disabilities, etc.)	33%	49%	41%
Transportation	20%	33%	47%

Service providers rated food services as the most adequately funded, functioning, and coordinated service of all the service categories. Survey participants gave health services a high score for adequate funding but relative to other services, it received a midrange score for adequacy for coordination. Early childhood education was given a high score for adequacy of functioning but a low overall ranking for adequacy of funding. Transportation received the lowest score for adequacy of funding while mental health received the lowest score for adequacy of service functioning. Financial counseling received the lowest score for adequacy of coordination. Collectively, the survey participants assigned greater adequacy scores to functioning followed by coordination of services. Overall ratings for adequacy of service funding were lower than the other two categories.

Service	Average Adequate Need Percentage	Average Adequate Effectiveness Percentage	Average Adequate Location Percentage	Average Adequate Accessibility Percentage
Early Childhood Education	74%	87%	66%	57%
Emergency Assistance / Crisis Services	66%	62%	70%	49%
Employment and Training Services	100%	53%	33%	46%
Food	76%	62%	44%	62%
Financial Counseling	79%	33%	27%	46%
Health	70%	49%	27%	33%
Mental Health / Substance Abuse	91%	41%	33%	41%
Housing	86%	33%	33%	33%
Social Services Assistance	66%	41%	26%	33%
Special Populations (Foreign Born, Seniors, Individuals with Disabilities, etc.)	61%	39%	27%	38%
Transportation	92%	33%	23%	33%

Service providers rated employment training as the most needed service followed by transportation and mental health/substance abuse services. Collectively, the survey participants assigned greater adequacy scores to effectiveness of services followed by accessibility. Location of services received a low overall adequate score. This is consistent with the rankings of transportation across the multiple categories; based on the data service providers report that it is in high demand but not convenient in location and not adequate in its effectiveness or accessibility.

4. Focus Group and Survey Results

To develop strategies that impact the low-income population, CAC sought to understand the scope of challenges that exist in the community. A focus group was conducted in order to acquire a better understanding of the perception of these challenges by various community partners and funders.

The Needs Assessment Focus Group was conducted by CAC in March 2015. The focus group consisted of eighteen representatives from the following community organizations:

- Association of Community Services
- Bridges to Housing Stability, Inc
- Bridgeway Community Church
- Columbia Housing Corporation
- Fuel Fund
- HCPSS (Early Childhood Programs Superintendent's Designee)
- HCPSS (Office of Outreach & Engagement)
- Howard County Department of Social Services
- Howard County Dept of Citizen Services Office on Aging
- Howard County Health Department
- Howard County Library
- Howard County Mental Health Authority
- Making Change
- Maryland Legal Aid
- Neighbor Ride
- One Month's Rent
- Rebuilding Together Howard County

At the focus group, CAC President Bita Dayhoff provided a brief overview of CAC's mission. This was followed by a short presentation on the purpose of the Community Needs Assessment, the importance of community participation and the work plan for the meeting. The participants were divided into four random groups and to discuss the following questions:

Focus Group Questions

1. What are the issues and challenges facing low-income families in our community? Consider who is affected and how they are affected.
2. What are the barriers to overcoming these challenges? Consider what might oppose a person's efforts to solve the problem.
3. Identify resources for change and potential strategies to cover these barriers. Consider what is working to help families.

The group each reported out their answers to the larger group. The final question was posed to the whole group:

4. What is our community's role in address these challenges?

The following are problems, barriers, and resources identified by The Needs Assessment Focus Group:

Problem	Barriers	Resources or Strategies
1. **Employment**	• Low wages • Affordable training • Credit History • Criminal background language • Not tech savvy • Diverse cultural backgrounds that are not well understood and supported • Affordable childcare that can be paid on living wage • Lack of community support and awareness • Addiction and mental health issues	• Match curriculum w current career opportunities • Expand training opportunities for those outside of HCPSS open to all grades • Community engagement and education around employment issues and resources • Financial education and coaching (Making Change) to include credit checks assistance and education • Advertise jobs using communication channels that applicants use (example: common job application on a tablet that connects people with multiple agencies) • Support for people that have issues that will come up in a background check that could become a barrier to employment • Need more employers to offer flexible structures • On job training/job services
2. **Affordable Quality Child Care**	• Low wages earned compared to affordability of care • Availability of quality providers • Lack of affordable infant care and few infant slots in county • Lack of family support • Can't afford transportation for childcare drop off/pick up • Childcare schedule doesn't match working schedule	• Onsite daycare for employees • Expand before and after school care • Subsidized care with vouchers • Provide training to current providers to improve quality • Expand current voucher program to include number of vouchers and the amount that is received • Expand before and after care via CA and Rec and Parks (challenges is availability of space) • Expand Head Start to full day year around • Offer money to families to lesson tuition for childcare costs • Flexibility in childcare/extended childcare to accommodate jobs that have alternative

		schedules
3. Affordable and Quality Housing	• Credit History • Criminal background • Diverse cultural backgrounds that are not well understood and supported • Limits of fixed income • Lack of community support and awareness of issues surrounding affordable housing • Addiction and mental health issues • Underemployment	• Partners identify day care providers willing to serve low income people and offer financial support • CAC • Community engagement and education around these issues • Financial education (Making Change) • Advocacy for more affordable housing units
4. Ability to Navigate Human Services System	• Lack of consistent communication between agencies and client to agency • Language barriers • Not tech savvy • Many programs requiring their own paperwork handed down from different funding sources/programs • Different data base data systems and reports for many program under one roof and across community • Not a lot of incentives for agencies to work together • Providers don't know what others are doing • Time cost of poverty (Time constraints b/c one is in poverty	• Replicate library computer model to create more points of access in community for people to use computers, a major communication tool • Nonprofits work closely together to streamline referral and application processes or create universal application process resulting in more referrals that are followed through with by client • Find ways to expand technology support for agencies • Case management • Language line • Lower threshold for people to participate in programs so they can get help sooner and get help for an extended period of time • Map out and understand what groups are providing what so resources are extended • Involve community--everyone belongs to system whether they are receiving services or not because those services are a part of community • Incentives to not return to programs • Co-location of services

	everything takes longer)	
5. Transportation	• Howard County does not have a culture of using transportation • Can't afford transportation related expenses to include fines and suspended licenses	• Better coordination of existing transportation systems • Development of new systems based on strategic need • Replicate Neighbor Ride for other vulnerable populations to include those in poverty
6. Lack of Food and Nutrition	• Affordability of food and nutrition • Access to food due to location and schedule	• Howard County Food Bank and pantries • Community engagement and education around these issues

5. Community Profile

5.1 Terminology

In this report, the terms "Black" or "African American "are used interchangeably to describe all people who have origins in any of the Black racial groups of Africa. U.S. Census Bureau determinations of the Black or African American population. In Maryland it includes people who designated "Black, African American, or Negro" on the Bureaus' race question, and respondents who selected "Some Other Race" which may mean Sub-Saharan African ancestry (e.g. Nigerian or Ethiopian) or a West Indian, Non-Hispanic ancestry (e.g. Jamaican or Haitian). [1]

OMB Directive 15, Standards for the Classification of Federal Data on Race and Ethnicity

> The Standards for the Classification of Federal Data on Race and Ethnicity (Statistical Policy Directive No. 15) was issued by OMB in 1977. They were designed to provide a standard classification for record keeping, collection, and presentation of data on race and ethnicity in federal program administrative reporting and statistical activities. As such, these are standards to which all federal agencies and programs must adhere. [2]
>
> Directive 15 required a minimum of five acceptable racial and ethnic categories be included in all federal data collection instruments. The categories and their definitions are as follows:
>
> - **American Indian or Alaskan Native**: A person having origins in any of the original peoples of North America, and who maintains cultural identification through tribal affiliation or community recognition.
>
> - **Asian or Pacific Islander**: A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands. This area includes, for example, China, India, Japan, Korea, the Philippine Islands, and Samoa.
>
> - **Black**: A person having origins in any of the black racial groups of Africa.
>
> - **Hispanic**: A person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture or origin, regardless of race.
>
> - **Native Hawaiian or Other Pacific Islander**: A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
>
> - **White**: A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.

[1] Blacks or African-Americans in Maryland, Health Data and Resources, Office of Minority Health and Health Disparities, Maryland Department of Health and Mental Hygiene.

[2] Office of Management and Budget – Directive No. 15. Revision 1997

U.S Census Bureau Definitions

Household: Includes all the persons who occupy a housing unit as their usual place of residence. A housing unit is a house, apartment, a mobile home, a group of rooms or a single room that is occupied as separate living quarters.

Family Household: A household in which there is at least one person present who is related to the householder by birth, marriage or adoption.

5.2 Summary of Data

Since the 2012 Community Assessment some demographic realities have changed significantly Analyzing the 2013 and 2014 U.S. Census Data in addition to other documents and sources

Below are some highlights:

Howard County Demographics

- Twenty two percent of households headed by women live below the poverty line.
- The poverty rate in 2014 is 5.3% compared to 4.6% in 2010
- The poverty rate of households 65 years and over is 4.5%.
- Seven percent of children live in households with incomes below the poverty line.

Foreign Born Population

- Fifty eight percent of foreign born are Asians.
- Sixty three percent of foreign born have Bachelor's Degree or higher and thirty three percent have Graduate/Professional degree.
- Eighty two percent of foreign born have the ability to speak English at home.
- Fifty nine percent of Asians are naturalized citizens.
- Only five percent of foreign born have less than high school education.

Columbia

- Twenty five percent of the population is Black/African Americans.
- The poverty rate in Columbia is 6.6 percent.
- Fourteen percent of female headed households live below the poverty line.
- Nineteen percent of female headed households with children under 18 years live below the poverty line.
- About twenty two percent of female headed households with children under 5 years live below poverty line.

Ellicott City

- Asian comprise 23 percent of Ellicott City's population.
- The poverty rate is 4.1 percent.
- Thirty nine percent of Ellicott City households with children under 5 years with female headed live in poverty.
- Twenty two percent of households with children under 18 years headed by females live below poverty line.
- Almost six percent of population under 18 years live below the poverty line.

Elkridge

- The poverty rate is 5.2 percent.
- Seven percent of female headed households live in poverty.
- Seven percent of households 65 years and over line below poverty line.
- Almost nine percent of female headed households with children under 18 years live below the poverty line.
- Twenty five percent of population has only a high school diploma.

North Laurel

- The poverty rate is 4.2 percent.
- Eight percent of female headed households live below the poverty line.
- Twelve percent of female headed households with children under 18 years live below the poverty line.
- Twenty percent of female headed households with children under 5 years live below the poverty line.
- Nine percent of households 65 years and over live in poverty.

Savage

- The poverty rate is 7.5 percent.
- The poverty rate for 65 years and over population is 12.5 percent.
- Thirteen percent of the population is Asian.
- Forty eight percent of the population have a Bachelor's Degree or higher.
- Men with Graduate/Professional Degree earn $20,000 more than women with similar degrees.
- Eight percent of households are 65 years and over.

Jessup

- The poverty rate is 10.3 percent.
- Fifty three percent of population is Black/African American
- Thirty five percent of households 65 years and over live below poverty line.
- Seventy two percent of the population is comprised of men.
- Fourteen percent of the population 18 years and over live in poverty.
- Slightly over 33 percent of Jessup's population has less than high school diploma.

Poverty

- The 2015 poverty level for family of four is $24,250 and for individuals is $11,770.
- Twenty two percent of Howard households are in liquid asset poverty, meaning they could not live at the poverty line for 3 months without any income.
- Thirteen percent of Howard households are in asset poverty, meaning they do not have sufficient net worth to live at the poverty level for 3 months.

Child Poverty

- Twenty one percent of female headed families live below the poverty line.
- The poverty rate for families with 3-4 children is 24 percent.
- The poverty rate for families with 1-2 children is 15.9 percent.
- The poverty rate for female headed household with children under 5 years is 22.5 percent.
- The poverty rate in Columbia of female headed households with children under 18 years is 19.2 percent.
- The poverty rate in Ellicott City for female headed households with children under 5 years is 39.2 percent.
- The poverty rate in Columbia of female headed households with children under 18 years is 19.2 percent.
- The poverty rate in Ellicott City for female headed households with children under 5 years is 39.2 percent.

The Working Poor

- Twenty percent of those living below the poverty line in Howard County are employed.
- Women are more likely to be among working poor; 2.4 percent for women compared to 1.7 percent for men.
- The working poor are more likely to be employed as cashiers, cooks, health aids, maids, retail salespersons, waiters, and waitresses, farm workers, building and grounds keepers and personal care services.

Economic and Income Insecurity

- The median household income in Howard County increased by 8 percent from $101,003 in 2010 to $109,865 in 2014.
- A living hourly needed wage for a family of four in Howard County is $21.90.
- To support the annual household expenses for a family or four, it would need to earn an annual living wage income of $45,547 and for one adult, two children $57,638 or one adult, one child $47,595.
- Fifty five percent of Howard households have income in excess of $100,000 and 32.7 percent in excess of $150,000.
- In Columbia, for a family of four, the required living wage annual income is $81,974 to cover typical annual expenses.

Employment

- The average weekly wage in Howard County is approximately $1000.
- The Howard County School System has 8,000 employees.
- The County government has over 2,000 employees.
- The Howard Community College has 1,200 employees.
- The top private sector employers are: Johns Hopkins Applied Physics Lab (5,000); Lorien Health Systems (2,000); Howard County Hospital (1,777); and Verizon (17,000).

Early Childhood Education

- The Community Action Council provides early children education for 284 – 3 and 4 year olds through its Head Start Program.
- The Howard County School System provides education for over 400 homeless children and youth.
- The Howard County School System provide several pre-K programs, including infants and toddlers, pre-school special education services and Judy Center. The school system had collaborative programs with Howard Community College Children's Learning Center and the Young School Early Education Program.

Food Insecurity and Nutrition

- In Howard County 23,750 or 8.1 percent of the population are food insecure.
- Six percent of Howard County population are recipients of Food Stamps (SNAP).
- There was a 139.6 percent increase in the participants in the Food Stamp Program between 2008-2013.
- Twenty seven percent of children live in female headed households which depend on a combination of SSI, cash public assistance income and food stamps.
- The Howard County Women Infants and Children (WIC) Program serves about 4,000 clients, of which 2,200 are children 1-5 years; 800 are infants and 1,000 are women.
- Approximately, 10,000 or 19.4 percent of Howard County School enrollment received free and reduced meals (FARM students).
- The Howard County Food Bank serves over 20,000 individuals.

Housing

- To pay the fair market rent of $1,297 for two bedroom apartment in Howard County without paying more than 30 percent of household income on housing, a household must earn $4,323 per month or $51,871 annually.
- To afford FMR in Howard County for a two bedroom without paying more than 30 percent on housing the hourly wage must be a least $24.06.
- Renters in Howard County pay almost 50 percent of Household income in rents.
- The median gross monthly rent in Howard County is $1,489 per month.

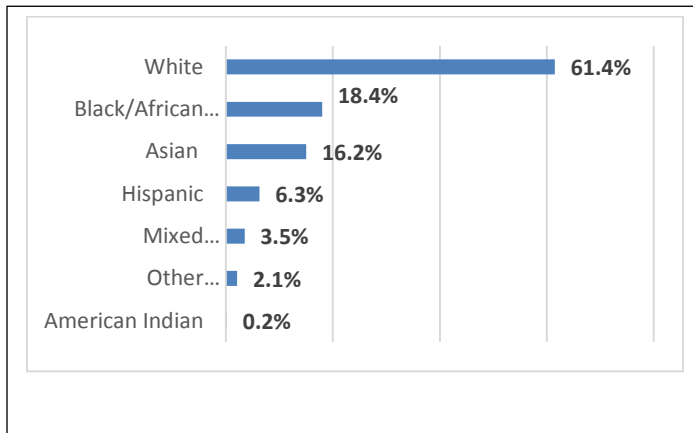## 5.3 Howard County Demographics and Category Of Need

Howard County is situated centrally in the state with a geographic base of 250 square miles. It is located between Baltimore City and Washington, DC with 1-95 traversing it. The County is located closest to Baltimore City. As of July 1, 2014, its population was 390,284, a 7.7% increase over the 287,085 population in 2010. [3] While the county seat is Ellicott City, one third of the County's population lives in Columbia.

The unique assets of the County provide an excellent quality of life, bolstering a highly skilled workforce, excellent public school system, and community college, a highly educated population (60% with Bachelor's Degree or higher) diverse recreational opportunities, employment opportunities in Homeland security, research and development and healthcare industries.

Howard County Population by Year			
2000	**2010**	**2013**	**2014**
247,842	287,085	304,580	309,284

Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

[3] Howard County Quick Facts, July 1, 2014

Figure 1. Howard County Ethnicity Profile

Source: U.S. Census, American Community Survey 2009-2013, 5 year estimate

Figure 1. Shows: The White population in the County is 61.4% a decrease of 4.3% since the last community assessment report. The largest growth was in the Asian population, which increased 3.8% from 12.4% to 16.2% from 2010 to 2013. The Black/African American share of the population is 18.4%, virtually the same as the last report. The Hispanic population represents 6.3% of the total County population. The mixed or biracial share of the population is 3.5% or 9,329 people.

Table 1. Howard County Household Profile

Characteristic	Total
Median Household Income	$106,142
Average Household Income	$132,203
Median Family Income	$128,657
Average Family Income	$149,530
Per Capita Income (2008 Inflation Adjusted Dollars)	$48,172
Average Household Size	2.74
Median Gross Rent	$1,489
Average Family Size	3.21

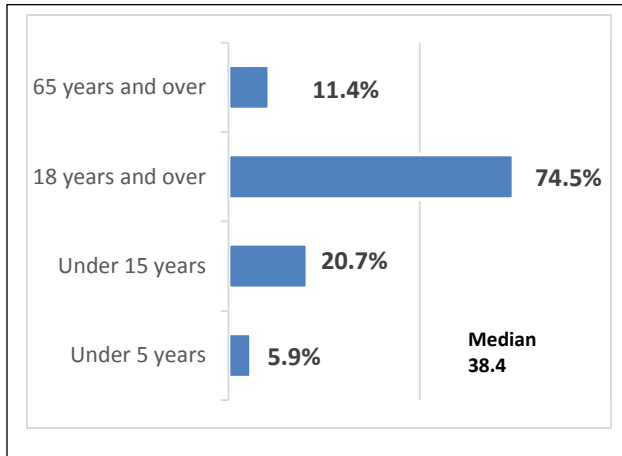Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Table1. Shows: The County is one of the most affluent counties in the United States. The County regularly ranks among the top first in household median income. The median household income was $106,142 in 2013, but climbed to $109,865 by July 1, 2014.[4] The mean household income is $132,203 with a median family income of $149,530.

The per capita income is $48,172, an increase of $5,000 from 2013. The average family size is 3.21 members while the household size is 2.74 individuals of the 106,142 households in the County.

[4] Howard County Quick Facts, July 1, 2014

Figure 2. Howard County by Age

Figure 2. Shows: Only 5.9 percent or 17,751 of the population is under 5 years while 11.7 percent or 31,161 of the population is 65 years and over. Those under 15 years represent 60,691 or 20.7 percent of the County's population. The County's median age has increased from 37.8 in 2010 to 38.4 in 2013.

Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Table 2. Howard County Age Profile

	Total	Percent
Under 5 years	17,751	6.0
5 to 9 years	21,141	7.2
10 to 14 years	21,799	7.4
15 to 19 years	21,126	7.2
18 years and over	218,914	74.5
65 years and over	31,517	10.7

Table 2. Shows: Approximately, six percent of Howard County's population is under 5 years and 13 percent under 10 years.

Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Table 3. Howard County Age 65 years and over

	Total	Percent
Male	14,008	44.4
Female	17,509	55.6

Table 3. Shows: Most of those over 65 years are females. Female life expectancy is greater than males.

Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Figure 3. Children in Households under 18 years

Children in Households under 18 years (74,862)

12 to 17 years	36.0%
6 to 11 years	34.9%
Under 6 years	29.0%
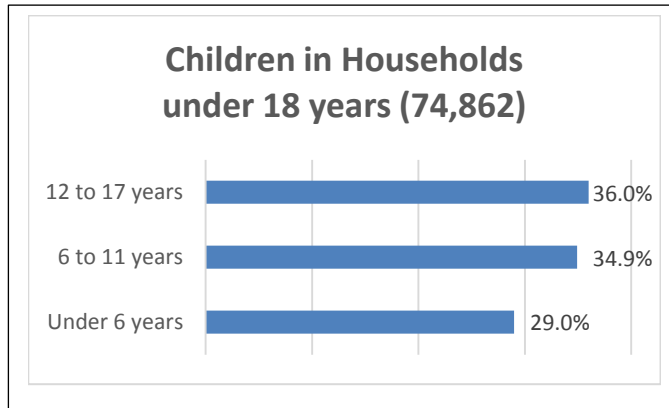
Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Figure 3. Shows: Twenty nine percent of children are 5 years and under in Howard County, while 64 percent of those under 18 years are under 11 years of age.

Figure 4. Howard County Poverty Rate

|	
All Families	3.10%
All Families with Children under 5	4.60%
All Familes with Children under 18	4.70%
Female headed household with Children under 18	16.60%
Female headed household with Children under 5	22.50%
People 65 years and over	4.50%
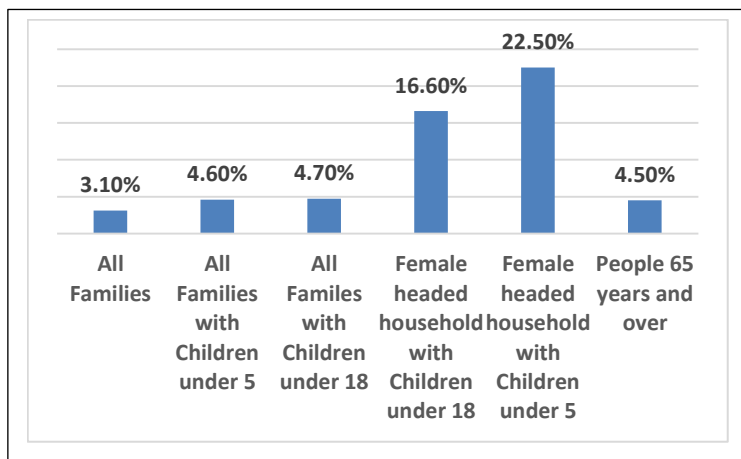
Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Figure 4. Shows: Of the female headed households with children under 5 years, 22.5 percent of them are below the poverty line. Four and one half percent of households 65 and over are below poverty line, a 1.5 percent decrease over the rate in 2010. Almost 17 percent of female headed households with children under 18 live below the poverty lie. Additionally, 6.8 percent of children live in households with incomes below the poverty line.

In 2014, 5.3 percent of Howard County population was in poverty, a 0.7 percent increase over the rate of 2010. Of the 291,769 County population for which poverty is determined, 2.2 percent or 5,835 are less than 50 percent of the poverty level. Also, of the 42, 040 families with children under 18 years, 4.7 percent or 2,120 are below the poverty level. Finally, of the 106,142 households, 3.1 percent or 3,184 are below the poverty level.
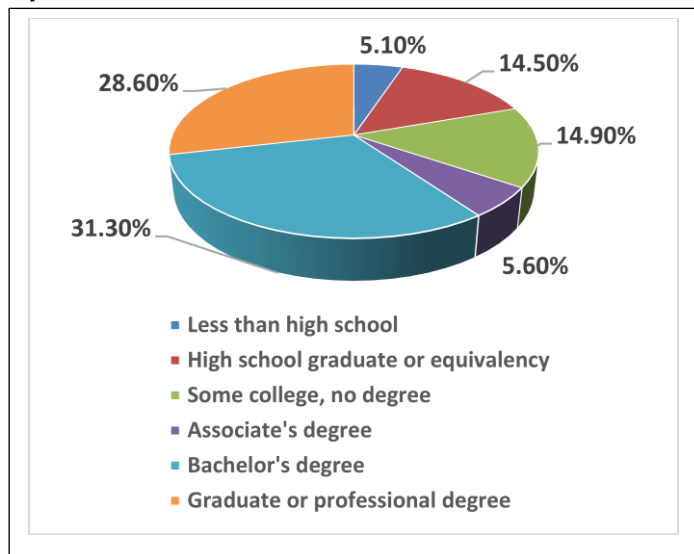
Figure 5. Howard County Marital Status
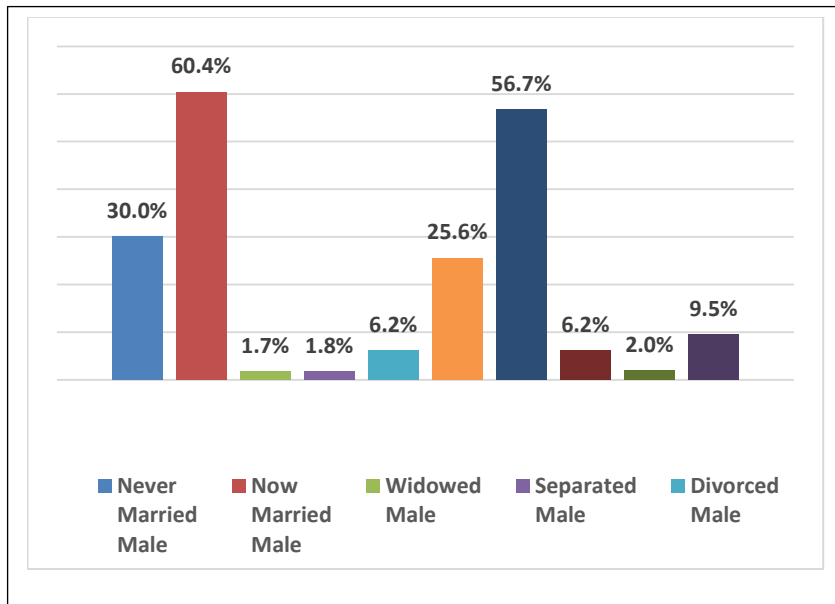
Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Figure 5. Shows: A majority, 58.5 percent of Howard County population is married, while 27 percent have never married. Sixty percent of males are married and almost 57 percent of females are married In addition, 30 percent of males have never married while 26.2 percent of females have never married. Six percent of males are divorce compared to approximately 10 percent of female.

Figure 6. Educational Attainment – Population 25 years and over

Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Figure 6. Shows: Almost 60 percent of Howard County population 25 years of over have a Bachelor's degree or higher. Also, 95 percent of Howard's population are high school graduates or equivalency. Five percent have no high school diploma, a 1 percent decline from 6 percent in 2010

Table 4. Median Earnings and Educational Attainment by Gender

	Total $65,026	Male $79,622	Female $53,888
Less than high school graduate	$26,319	$31,600	$17,997
High school graduate or equivalency	$34,877	$41,920	$30,774
Some College or associate degree	$47,169	$55,616	$41,009
Bachelor's degree	$69,850	$86,080	$57,664
Graduate or professional degree	$95,171	$114,328	$76,026

Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Table 4. Shows: The table shows that the higher your educational attainment, the higher your annual income. However females, compared to males, earn less at every higher level of educational attainment. The greatest disparity is at the graduate or professional level, where females earn $30,000 - $40,000 less than males, respectively.

FOREIGN BORN

Language Diversity

Howard County has experienced a dramatic increase in the number of individuals who speak a language other than English. Immigration to the County has increased at a rapid pace over the past decade. According to the school system data, there are over 80 languages spoken by students in the school system. Nineteen percent of the school enrollment is Asian and 9 percent is Hispanic.

Howard County has been an attractive location for immigrants some whom come because of the top rated school system. The top countries from which immigrants come to Howard County are Korea and China.

Table 5. Foreign Born by Race and Ethnicity

	Foreign Born	Foreign Born Naturalized Citizen	Foreign Born not U.S. Citizen
White	20.9%	22.9%	18.6%
Black/African American	14.6%	13.9%	15.4%
American Indian	0.1%	0.0%	0.2%
Asian	56.7%	59.0%	53.9%
Native Hawaiian and other Pacific Islander	0.0%	0.0%	0.0%
Some other race	5.6%	2.2%	9.7%
Two or more races	2.1%	1.9%	2.2%
Hispanic	12.8%	8.4%	18.1%

Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Table 5. Shows: Almost 58 percent of foreign born are Asians, which includes China, Korea, Pakistan, India, and other South Asia countries. Fifty nine percent of Asians are naturalized citizens and 53.9 percent are foreign born, but not U.S. citizens.

Figure 7. Foreign Born Population by Gender

52.7% 47.3%

■ Male   ■ Female

Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013
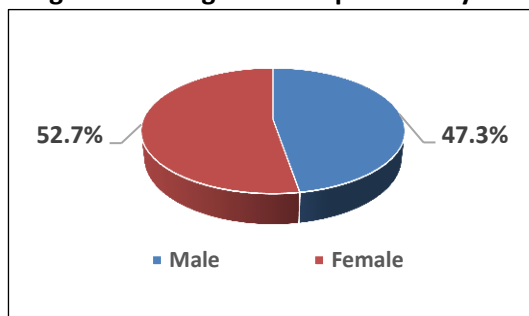
Figure 7. Shows: Slightly over 50 percent of foreign born are females. Of the male foreign born 53.9 percent are not citizens, while 51.3 percent of females are not citizens.

Figure 8. Foreign Born Characteristics
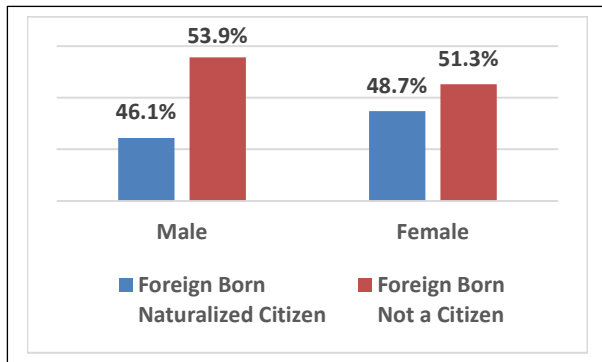
Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Figure 8. Shows: Fifty four percent of foreign born males are not citizens, while 53% of females are citizens.

Figure 9. Foreign Born by Educational Attainment
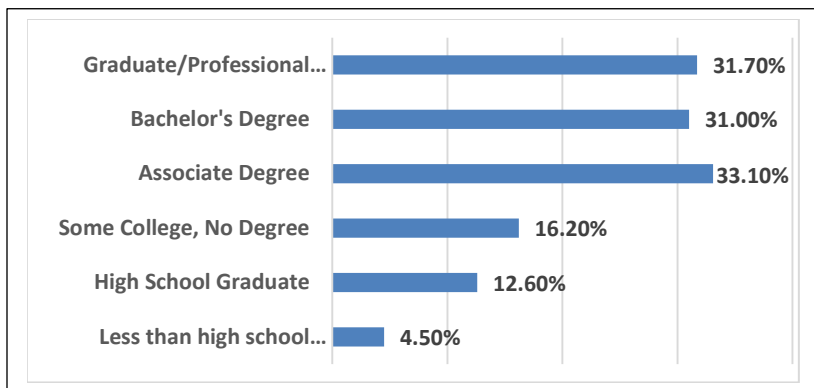
Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Figure 9. Shows: Only about 5 percent of foreign born has less than a high school education. Almost one- third have a graduate or professional degree. About 63 percent of foreign born population in Howard County have a bachelor's degree or higher. About 63% of foreign born population in Howard County have a bachelor's degree or higher.

Figure 10. Native and Foreign Born – Language Spoken at Home and Ability to Speak English Populations 5 years and over
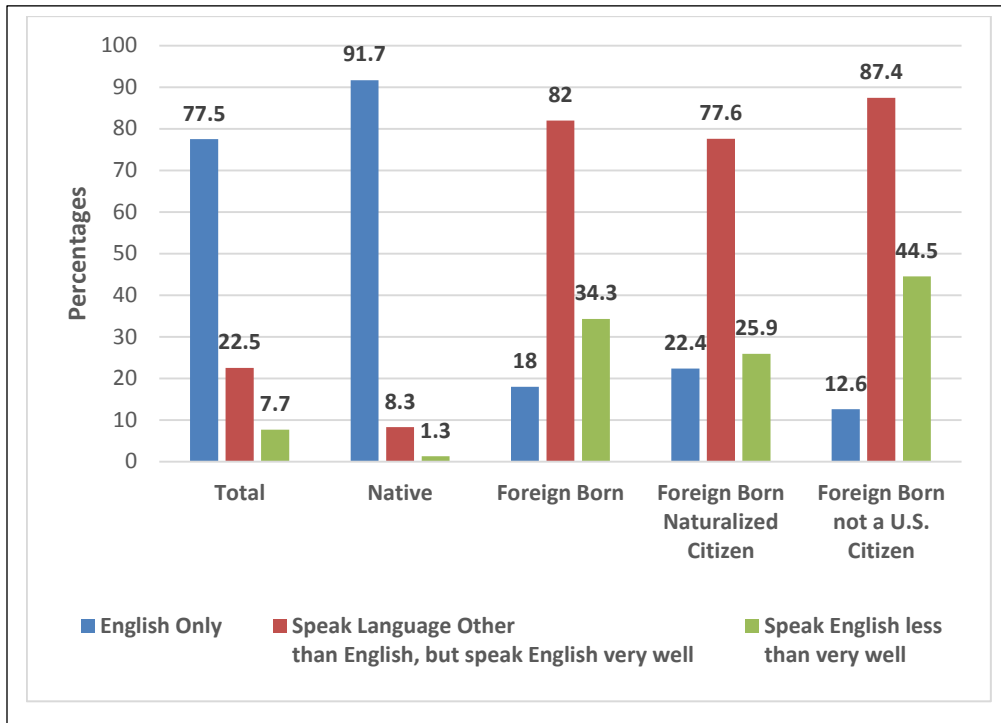
Source: U.S. Census, American Community Survey, 5 year estimate, 2009-2013

Figure 10.

Shows**:** Eighty two percent of foreign born have ability to speak English at home and seventy eight percent of the naturalized citizens foreign born speak English at home. Of the foreign born not U.S. citizens, 87 percent speak English at home.

5.4 Demographics of Selected Places

The Selected Places are those the census defines as "Census Designated Places (CDP). Many towns or places in Howard County such as Clarksville, Lisbon, West Friendship and Woodbine are not recognized as Census Designated Places (CDP), hence there is no available data.

5.4.A. Columbia

Columbia is a new town or community planned by James Rouse beginning in 1968. Over 14,000 acres of farmland were acquired to construct a city of ten villages. Columbia was built on the foundation of racial, religious, income and housing diversity and acceptance. The 2013 population is slightly more than 102,000 people.

Figure 11. Shows: Slightly more than one half of Columbia population is White, while a little more than one quarter of the population is Black/African American. Twelve percent of the population is Asian.

Figure 11. Columbia Race and Ethnicity
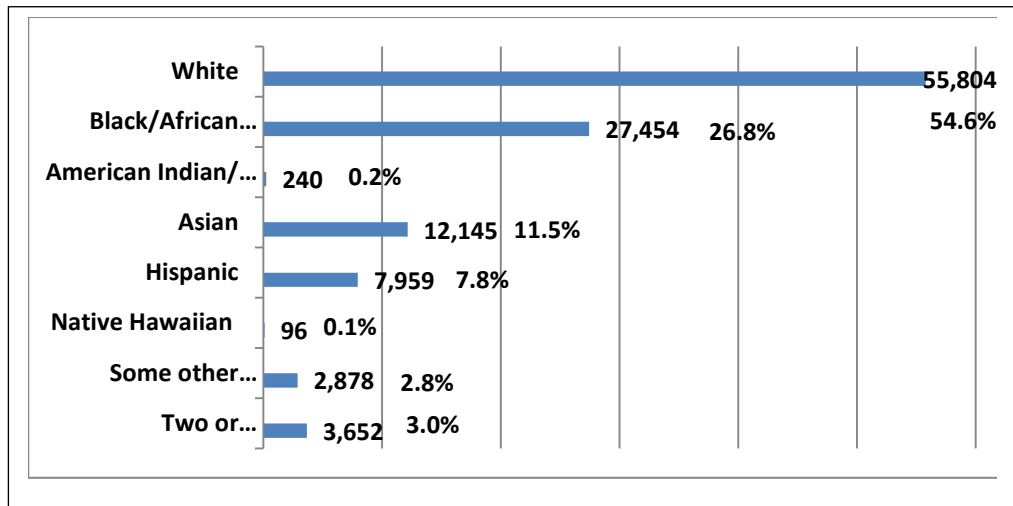
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimates

Figure 12. Columbia Poverty
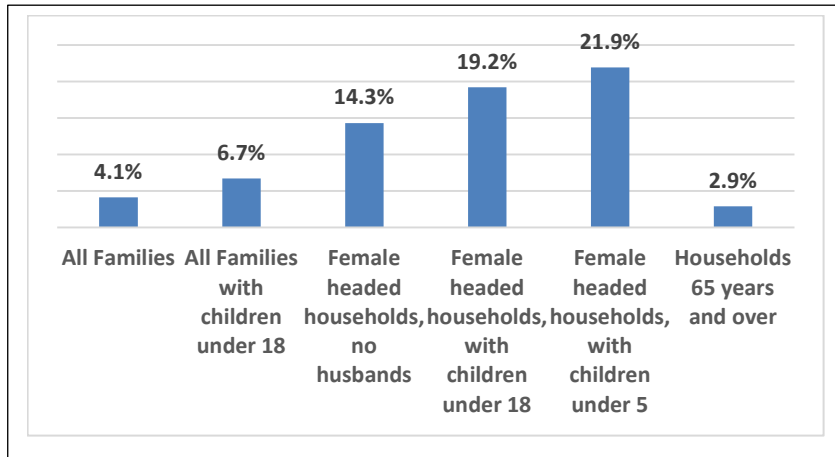
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimates

Overall Poverty Rate Columbia 6.6%

Figure 12. Shows: The poverty rate of Columbia is 6.6 percent. Over 6 percent of families with children are in poverty. There is a relationship between households headed by women and likelihood of living in poverty. Fourteen percent of female headed households are in poverty, while 19 and 21.9 percent with children under 18 years and under 5 years live below the poverty line respectively. Three percent of the population 65 years and over live in poverty.

Figure 13: Columbia by Gender
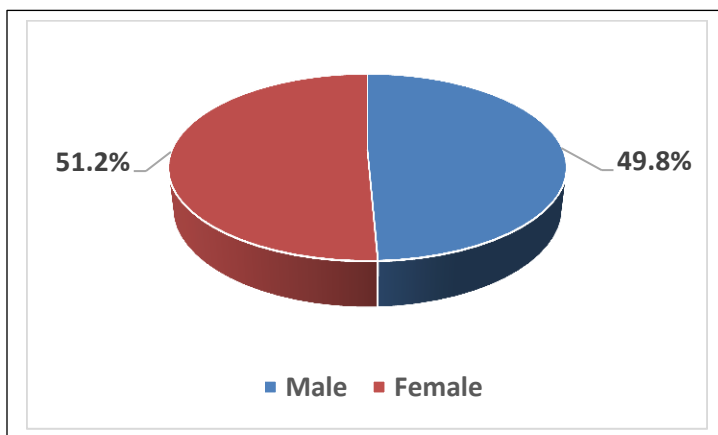
Source: U.S. Census American Community Survey, 2009-2013, 5 years estimate.

Figure 13. Shows: Over fifty percent of Columbia population is female.

Median Age: 37.6

Male: 49,914

Female: 52,355

Figure 14. Columbia by Age and Gender
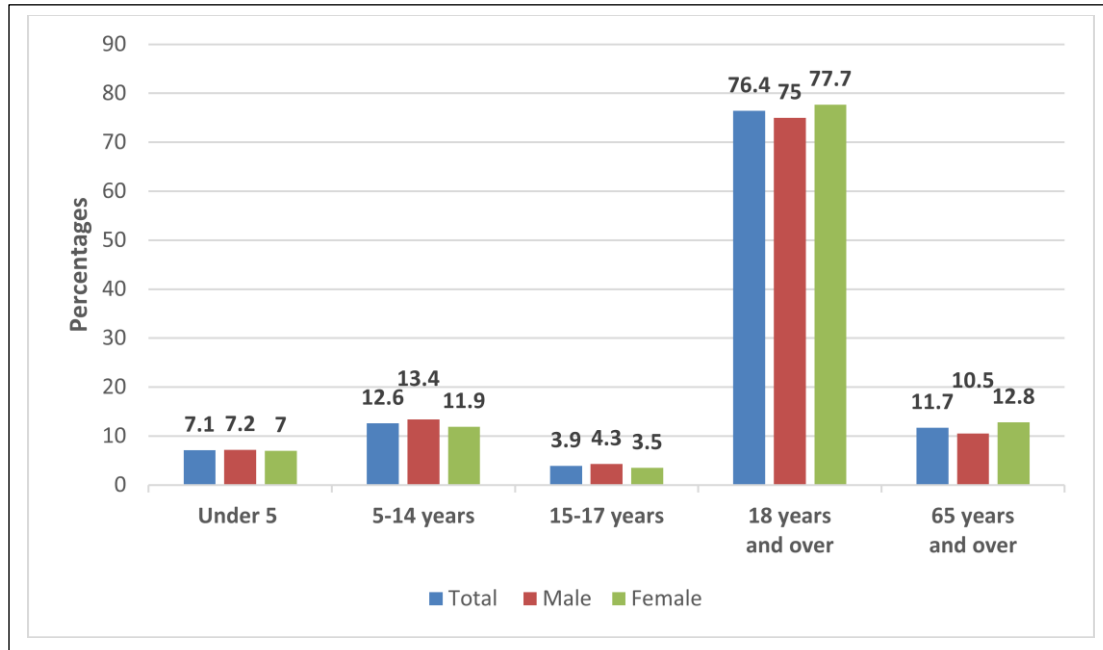
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 14. Shows: The median age in Columbia is 37.6 years. About one quarter of the population is under 17 years. Both male and female population under 5 years in Columbia is 7 percent. Twelve percent of the population is over 65 years.

Figure 15: Columbia by Marital Status – Population 25 years and over
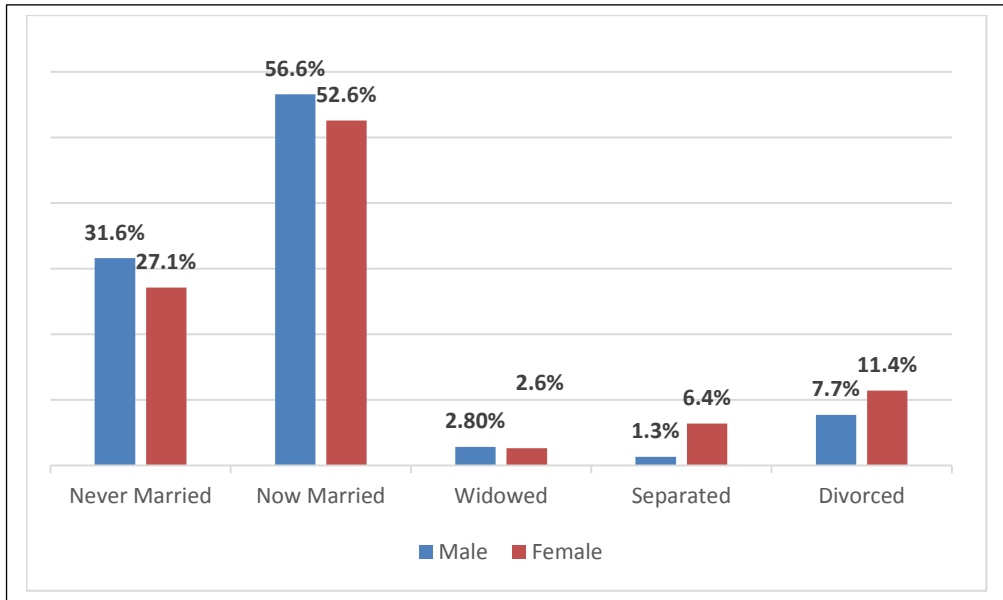
Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimates

Figure15. Shows: Roughly, thirty two percent of men in Columbia have never married, while 27 percent of females have. Over 50 percent of both men and women are

Figure 16: Columbia by Educational Attainment – Population 25 years and over

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimates.

Figure 16. Shows: Only 6 percent of the population in Columbia has less than a high school diploma. Forty eight percent have a Bachelor's degree or higher. Eighty percent of the population have some college or higher.

Figure 17. Columbia by Median Earnings and Educational Attainment and Sex –Population 25 years and over
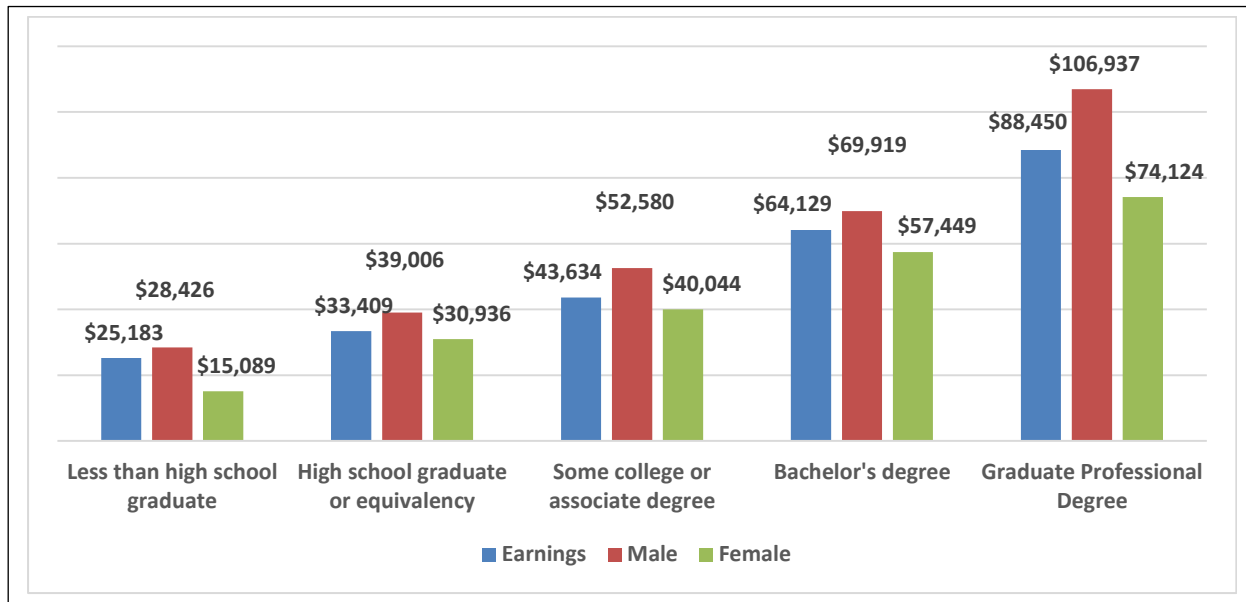
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimates.

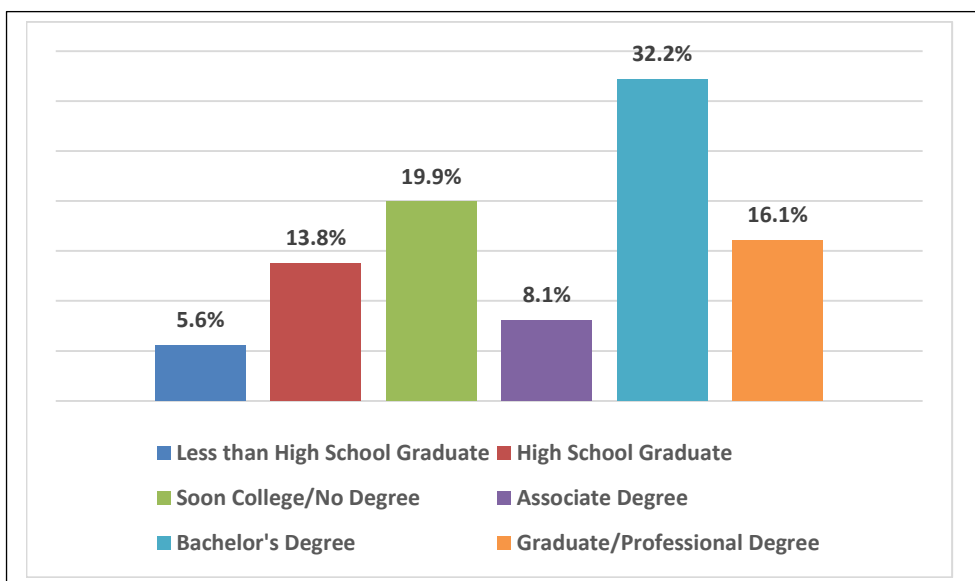**Figure 17**. Shows: Having a college degree or higher almost always assures a person that their earnings will be higher than someone who had no high school diploma or only a high school graduate. The income gap is substantial. But at every educational level men earned more than women.

Table 6. Columbia by Household Type

Characteristic	Number	Percent
Total Households	40,189	
Family Households	27,150	65.6%
Family Households with children under 18 years	12,451	31.0%
Married Couples	20,886	52.0%
Married Couples with children under 18 years	8,817	21.9%
Female Households	4,795	11.9%
Female Households - No husband present with own children under 18 years	2,965	7.4%
65 years and over	3,050	7.6%

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimates.

Table 6. Shows: Sixty seven percent of households are family households and of those 31 percent have children under 18 years. Twelve percent of households are headed by women with 7.4 percent of those have children under 18 years. The elderly constitutes 8 percent of the population.

Table 7. Columbia Household Profile

Characteristics	Number
Mean (Average) Household Income	$ 117,824
Median Household Income	$ 99,887
Per Capita Household Income (2013 Adjusted Dollars)	$ 46,734
Median House Value	$ 367,500
Median Gross Rent	$ 1,520
Average Household Size	2.53
Average Family Size	3.10

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Table 7. Shows: The per capita income in Columbia is $46,734. The average household income is $117,824. Median Gross Rent is $1,520.

5.4.B. Elkridge

Elkridge was founded in the 18th century. It is bordered by two counties, Baltimore and Anne Arundel. Elkridge is the oldest settlement in Howard County, being settled when Howard County was part of Anne Arundel County. Located long the Patapsco River Elkridge Landing (Actually Elk Ridge as it was called then), was a town where tobacco growers cold take their crops for shipment to England. It later became a seaport town. Elkridge is known for the oldest stone carved bridge in the world, the Thomas Viaduct built in 1833.

Figure 18. Elkridge by Race and Ethnicity

Figure 18. Shows: The racial composition of Elkridge is 63.4% white, 21.3% Black/African American, 8.8% Asian and 6.4% Hispanic. The two or more races or biracial is 4.2%. The total population of Elkridge is 15,537.
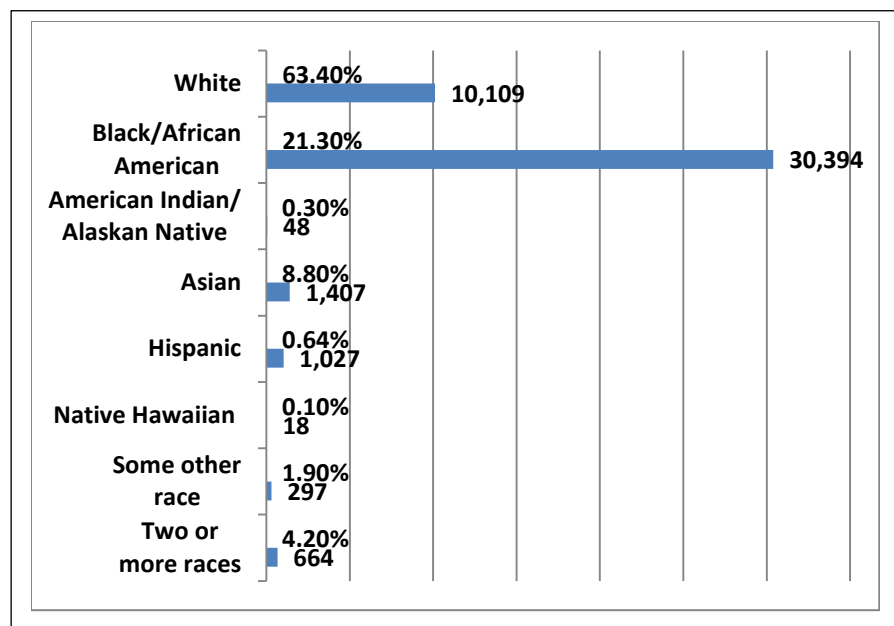
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 19. Elkridge Poverty Rates
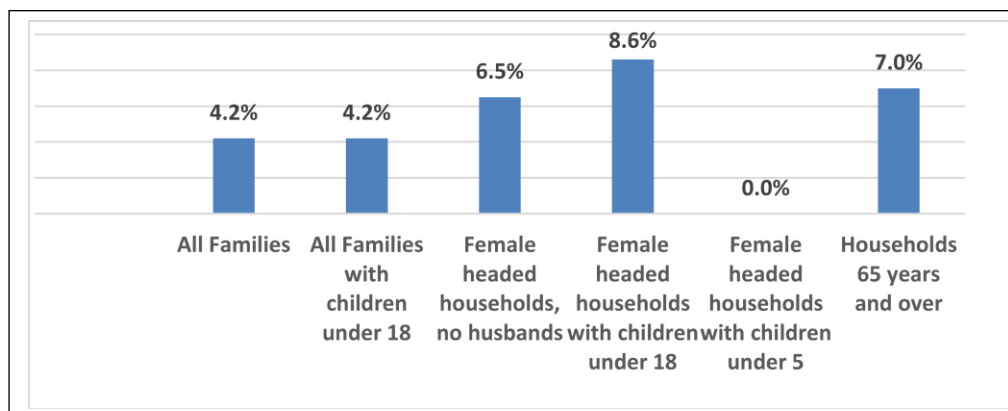
Figure 19. Shows: The overall poverty rate is 5.2%. Almost 7 percent of households are headed by women who live in poverty and 8.6 percent of those households in poverty have children under 18 years. Seven percent of households in poverty are 65 years and over.

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 20. Elkridge by Gender
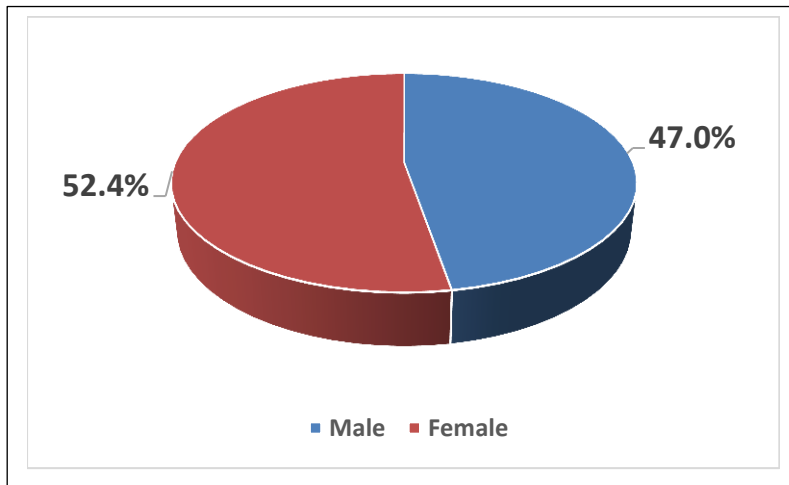
Figure 20. Shows: Fifty two percent of Elkridge's populations are female.

Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Figure 21. Elkridge by Age and Gender
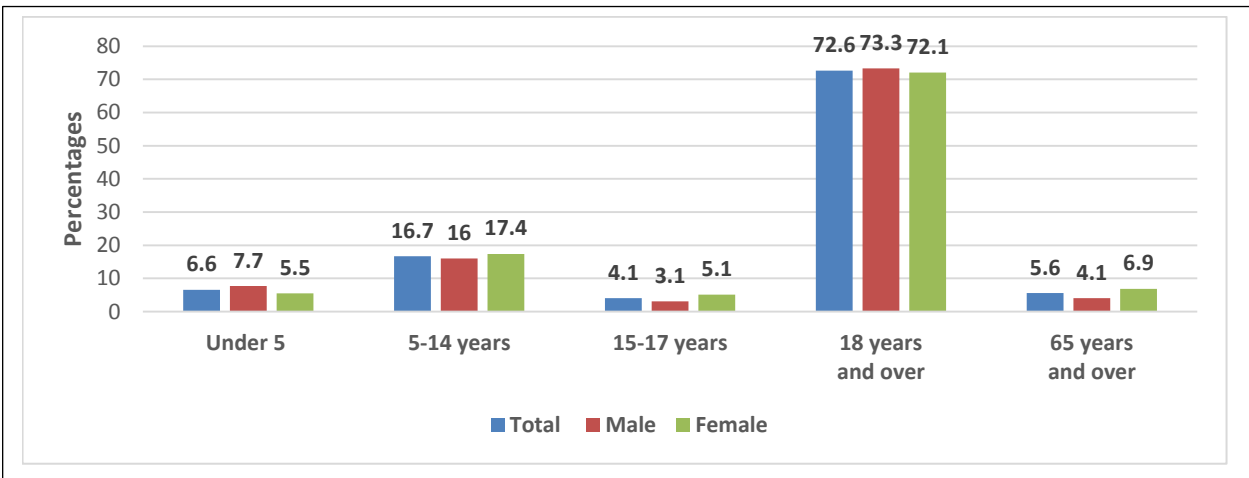
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 21. Shows: The median age is 32.7, which is about 5 years below the overall county median age. Twenty three percent of the population is under 15. There are more males under 5 years than females. About 6 percent of the population is 65 years and older.

Figure 22: Elkridge Marital Status – Population 25 years and older

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 22. Shows: Fifty eight percent of females are now married and 53.1 percent of males are married. Twenty seven percent of females have never married, while 32.8 percent of males have never married*.*

Figure 23. Elkridge by Educational Attainment –Population 25 years and over.
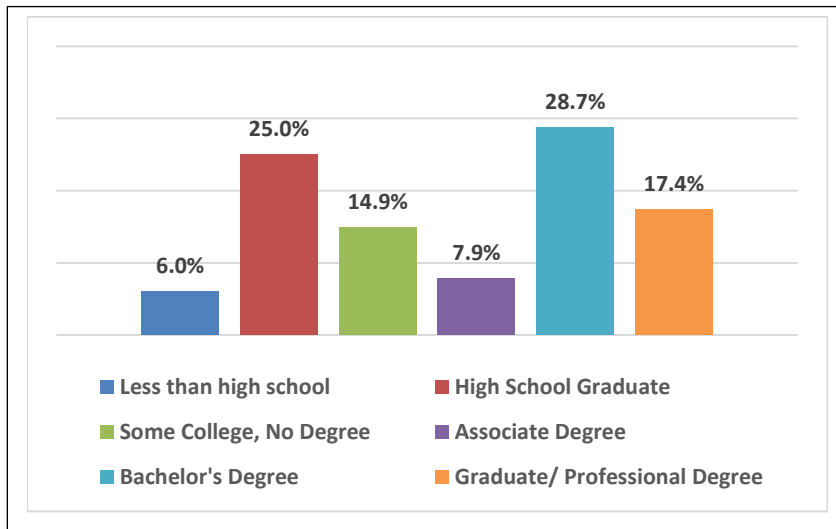
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 23. Shows: Only 6.0 percent of the population have less than a high school diploma, while 36 percent, over a third of the population have Bachelor's degree and higher. A quarter of the population have only high school education*.*
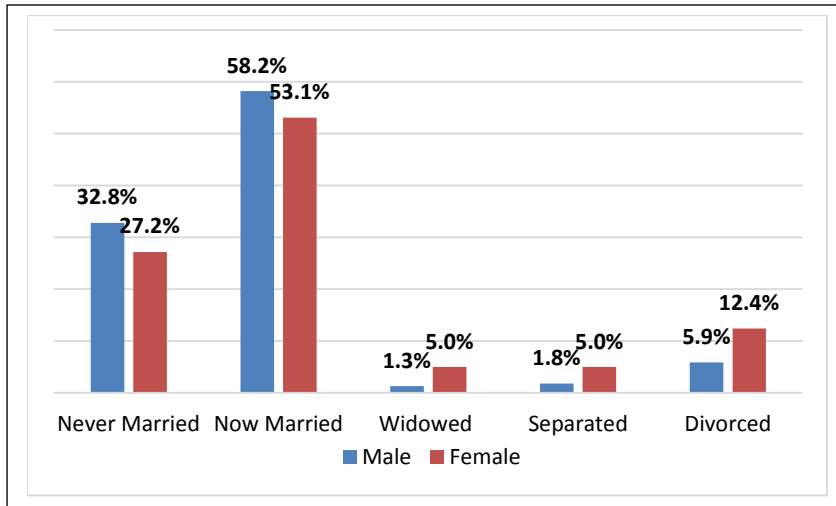
Figure 24. Elkridge by Median Earnings Attainment and Sex – Population 25 years and over
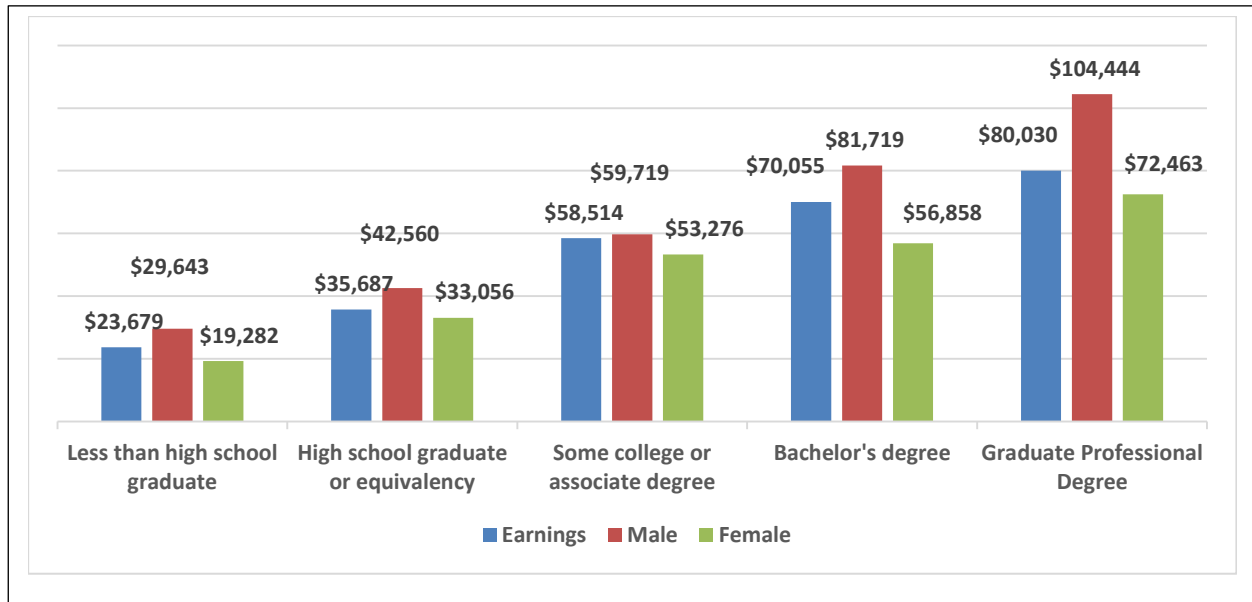
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 24. Shows: Men with Graduate/Professional degrees earn over $30,000 more than women. The relationship between educational attainment and annual earnings are very strong – higher educational level, more income.

Table 8. Elkridge Household Types

Characteristic	Number	Percent
Total Households	5,801	
Family Households	4,075	70.2%
Family Households with children under 18 years	2,593	44.7%
Married Couples	3,275	56.5%
Married Couples with children under 18 years	2,026	34.9%
Female Households	724	12.5%
Female Households - No husband present with children under 18 years	504	8.7%
65 years and over	264	4.6%

Table 8. Shows: More than a majority (56.5%) of households is married couples and 34.9 percent of those have children under 18 years. About 13 percent of households are headed by women and 8.7 percent have children under 18 years.

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Table 9. Elkridge Household Profile

Characteristic	Number
Mean (average) household income	$103,047
Median household income	$88,197
Per capita household income (2013 Adjusted for Inflation	$38,026
Median House Value	$316,800
Per capita household income (2013 Adjusted for Inflation	$1,569
Average household size	$2.74
Average family size	$3.31

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Table 9. Shows: The per capita household income is $38,026, with average household income of $103,047. The median gross is $1,569 average family size is 3.31 persons.

5.4.C. Ellicott City

Ellicott City is an unincorporated community in Howard County. Its population is 66,728 in 2013, up from 59300 in 2010. Ellicott City is the county seat and the second largest unincorporated place in Howard County. It was founded in 1772 by three Quaker Brothers, (John, Andrew and Joseph Ellicott) from Bucks County, Pennsylvania.

Figure 25. Ellicott City by Race and Ethnicity

Figure 25. Shows: Ellicott City has the largest percentage of Asian population in the County. Black/African Americans are about 10 percent of the population.
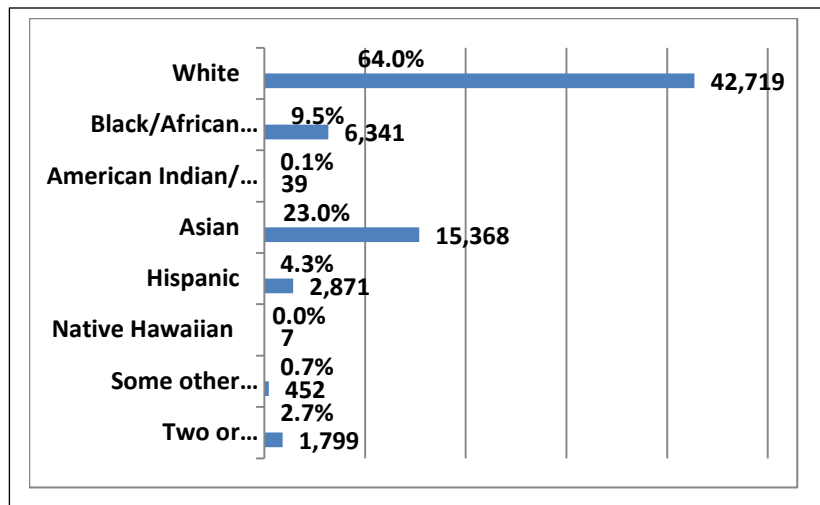
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 26. Ellicott City Poverty Rates
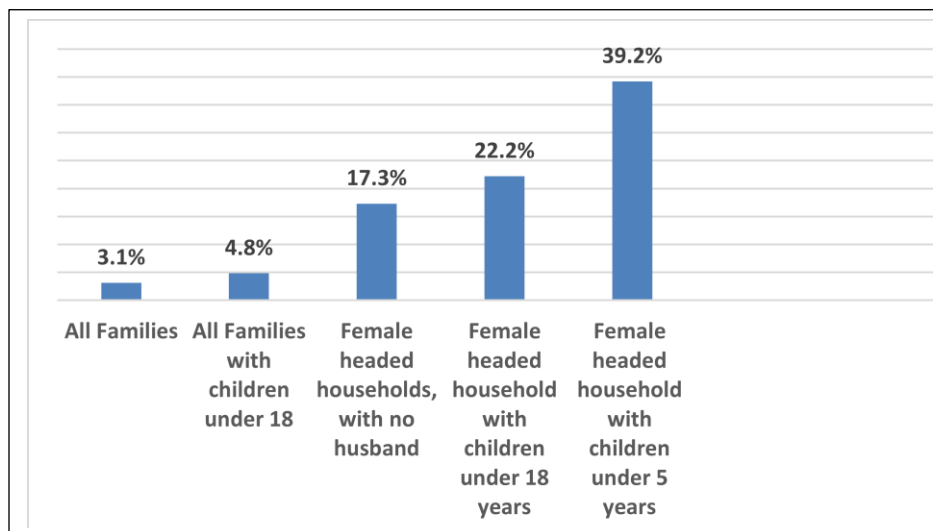
Figure 26. Shows: The overall poverty rate is 4.1 percent in Ellicott City. Thirty nine percent of households with children under 5 years headed are by women. Twenty two percent of female headed households with children under 18 years of age live in poverty.

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 27. Ellicott City by Gender
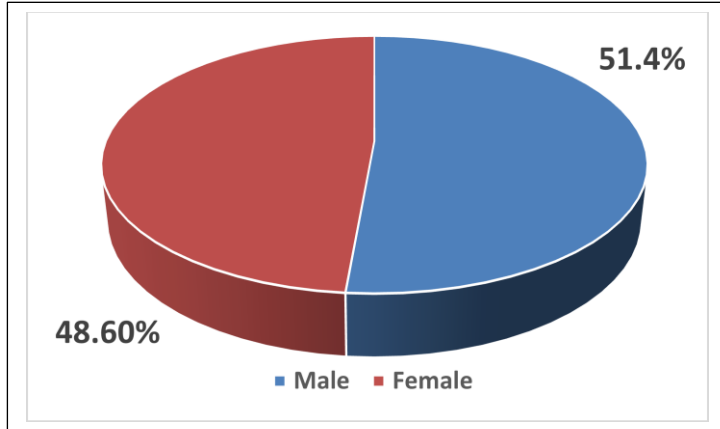
Figure 27. Shows: More than half of the population is female (51.4%).

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 28. Ellicott City Age and Gender
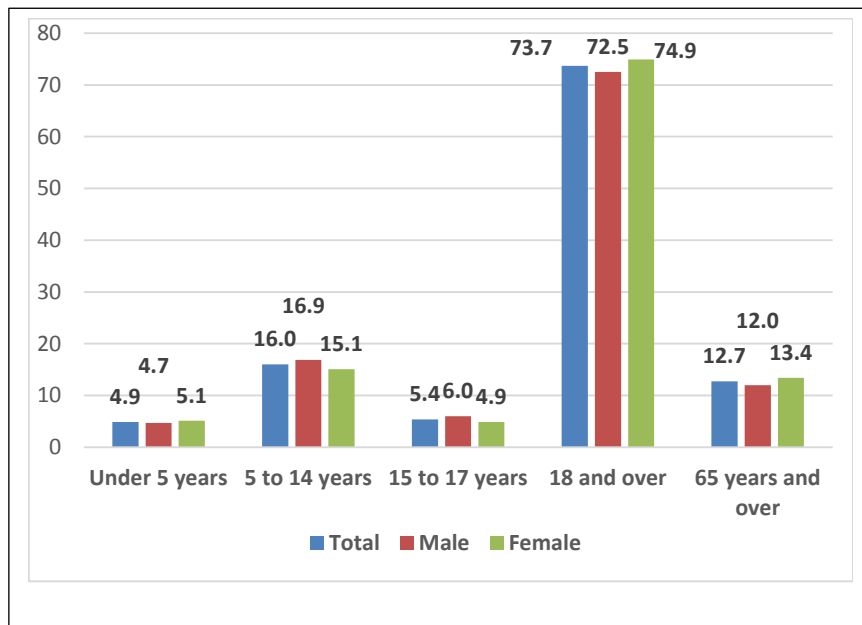
Figure 28. Shows: Twenty one percent of the population is under 15 years. Thirteen percent are 65 years and over. There is virtually no difference between male and female population under 15 years old.

Source: U. S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 29. Ellicott City Marital Status – Population 25 years and older
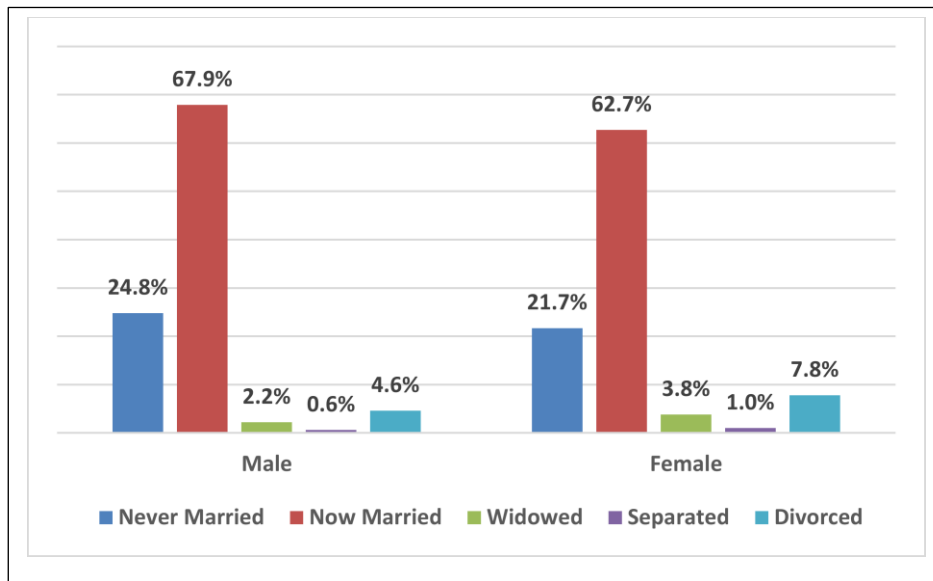
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 29. Shows: More than 60 percent of the population both male and female is now married. Roughly 25 percent and 22 percent of male and female respectively have never married

Figure 30. Ellicott City Educational Attainment
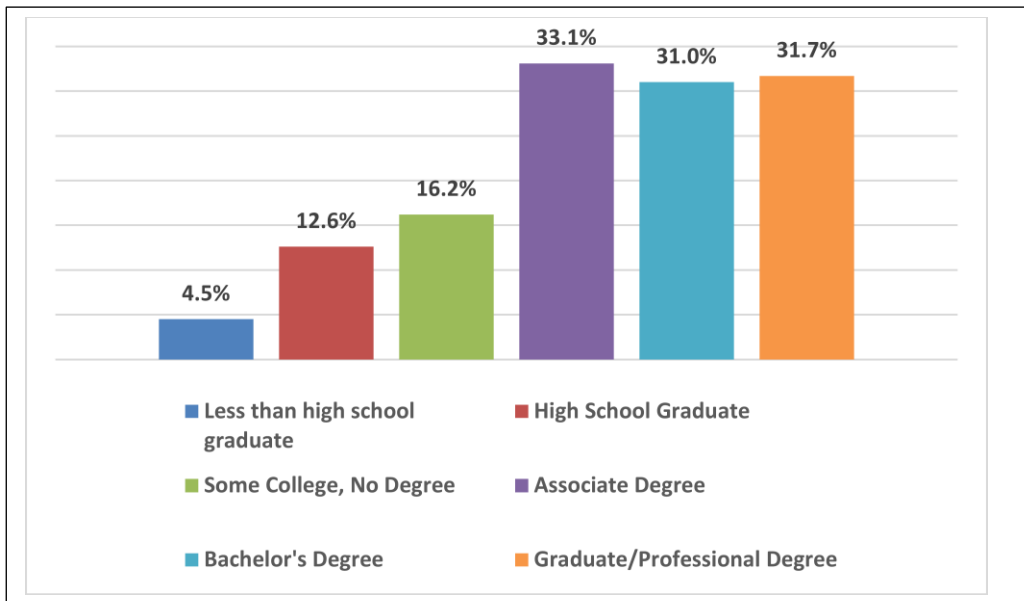
Source: U. S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 30. Shows: Sixty five percent of the population have a Bachelor's degree and higher. About 5 percent have less than high school diploma.

Figure 31. Ellicott City Median Earnings and Educational Attainment and Sex – Population 25 years and over
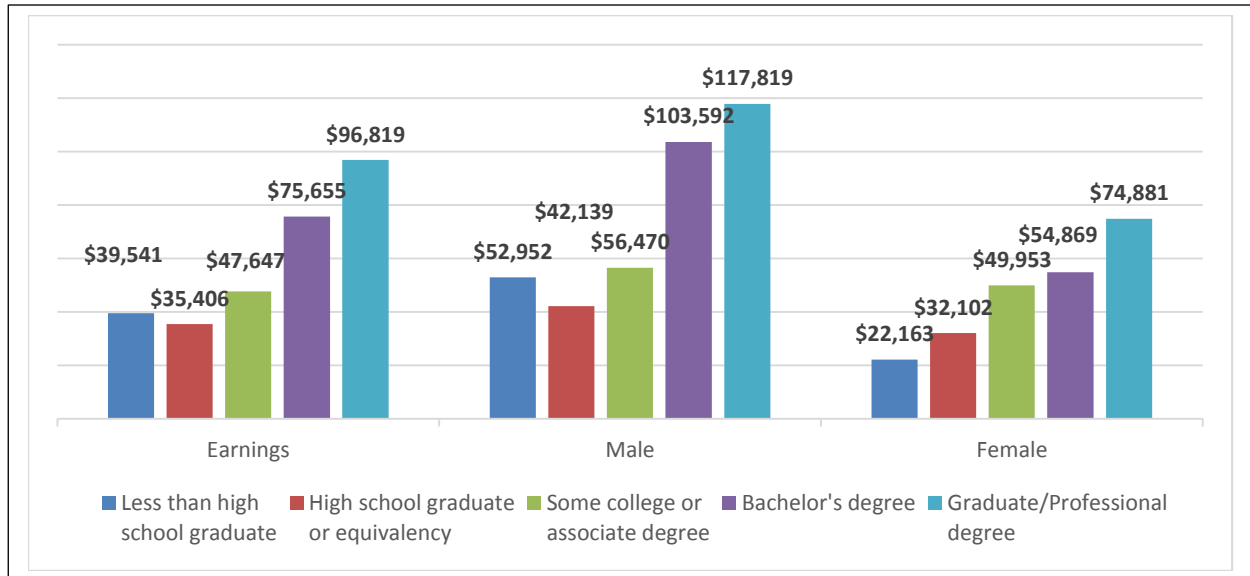
Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Figure 31. Shows: Having a Bachelor's degree and higher almost guarantees a higher earnings record. The earnings are over $75,000 with a Bachelor's degree and $96,000 with a Graduate or Professional degree. However, there is an earnings gap of $43,000 between men and women at the Graduate/Professional levels.

Table 10. Ellicott City Household Types

| Characteristic	Number	Percent
Total Households	23,798	
Family Households	18,971	79.7%
Family Households with children under 18 years	9,964	41.9%
Married Couples	16,315	68.6%
Married Couples with children under 18	8,390	35.3%
Female Households no husband present	2,197	9.2%
Female Households with no husband present with children under 18	1,389	5.8%
65 years and over	1,621	6.8%

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Table 10. Shows: Forty two percent of households have children less than 18 years of age. Nine percent of the households are headed by women and of these, 6 percent have children less than 18 years.

Table 11. Ellicott City Household Profile

Characteristic	Number
Mean (average) household income	$137,725
Median household income	$118,985
Per capita household income	$49,351
Median house value	$506,100
Median gross rent	$1,417
Average household size	2.79
Average family size	3.16

Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Table 11. Shows: The per capita household income is $49,351. The average household income in Ellicott City is $137,725. Median Gross Rent is $1,417 per month.

5.4.D. Jessup

Jessup is an unincorporated place in Howard County. The population was 8,068 in the 2013 census. On early maps, the name was Pierceland, but changed to Jessup's Cut in post-civil war. Jessup was named after Johnathan Jessup, a civil engineer on the B + O Railroad. The place became known as Jessup not Jessups in the 1900's.

Figure 32. Race and Ethnicity

Figure 32. Shows: Black/African American constitute the majority racial group in the Jessup's population, followed by Whites with 40 percent.
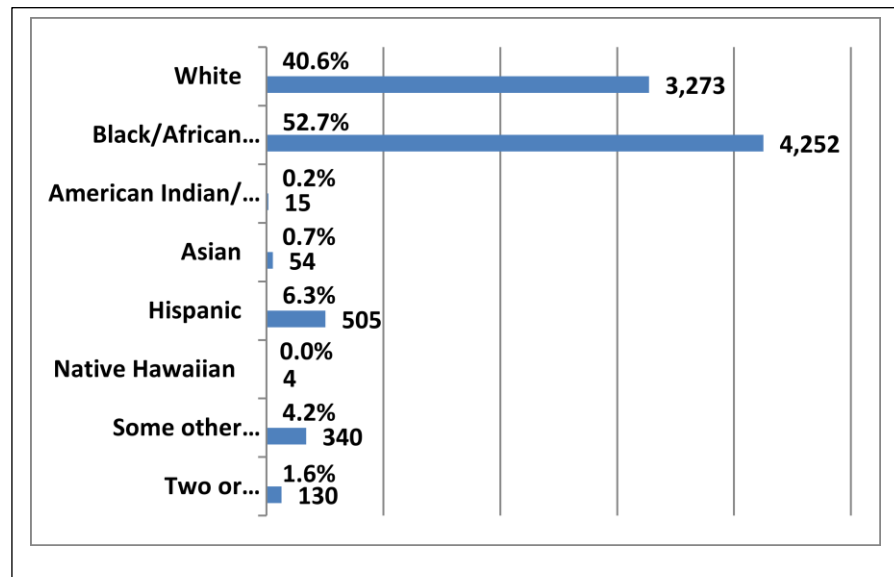
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate.

Figure 33. Jessup: Poverty Rate
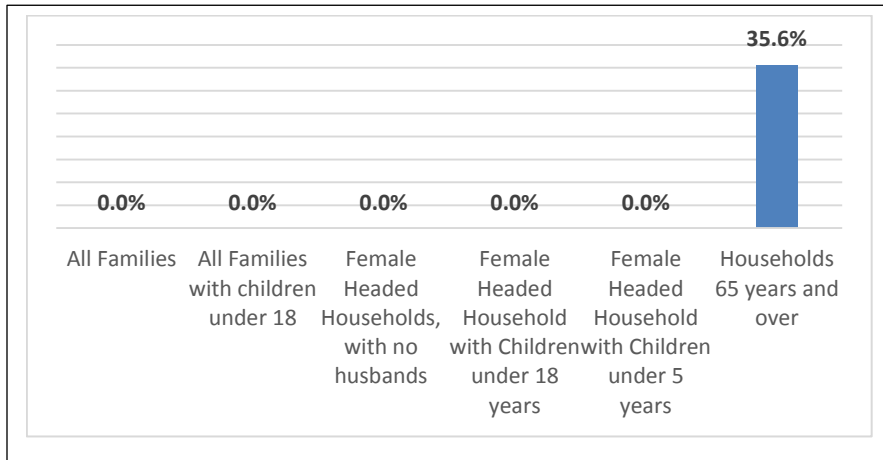
Figure 33. The overall poverty rate in Jessup is 10.3 percent, with over 1/3 of the population 65 years and over live in poverty. Almost 11 percent of the population 5 years and over live in poverty.

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Note: 0.0% – means that the estimate is not applicable or not available.

Figure 34. Jessup by Gender

Figure 34. Shows: A surprising 72 percent of Jessup's population consists of men. This means that slightly less than three-fourths of the population is males.
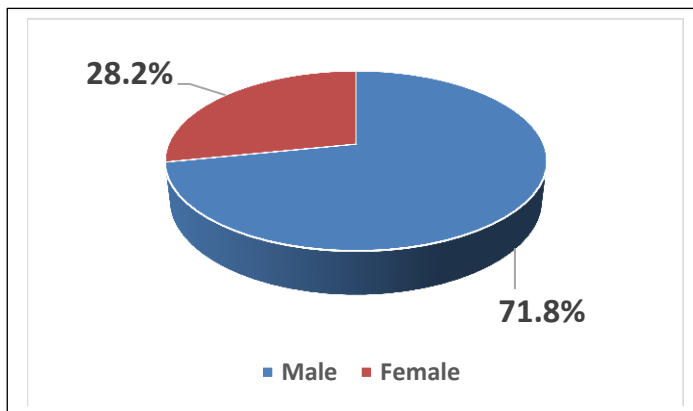
Source: U.S. Census, American Community Survey, 2009-2013, 5 years

Figure 35. Jessup by Age and Gender
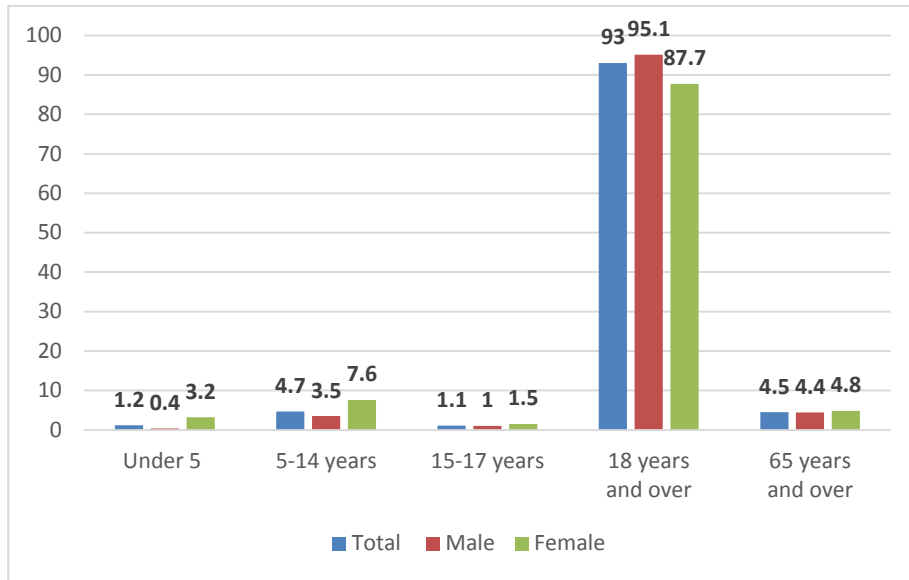
Figure 35. Shows: While women constitute a minority in every age group, they are 10.8 percent of the population under 14 years compared to 7.9 percent for men. The median age for Jessup is 38.4 years.

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Figure 36: Jessup Marital Status – Population 25 years and older
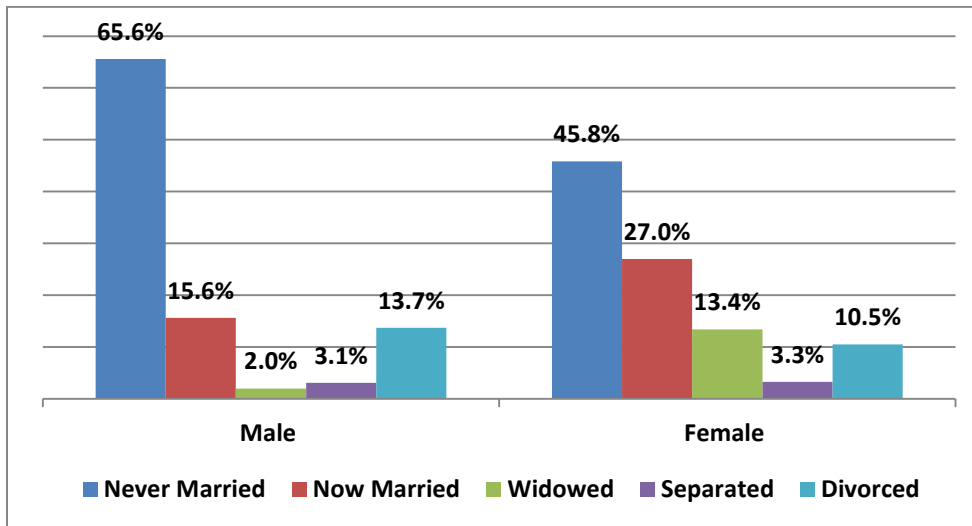
Figure 36: Shows: Sixty six percent of men have never been married and 46 percent of women have never married. Six times as many women are separated than mend. Twenty seven percent of women are still married, but separated while only 15.6 percent of men.

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Figure 37. Jessup Educational Attainment Population 25 years and older
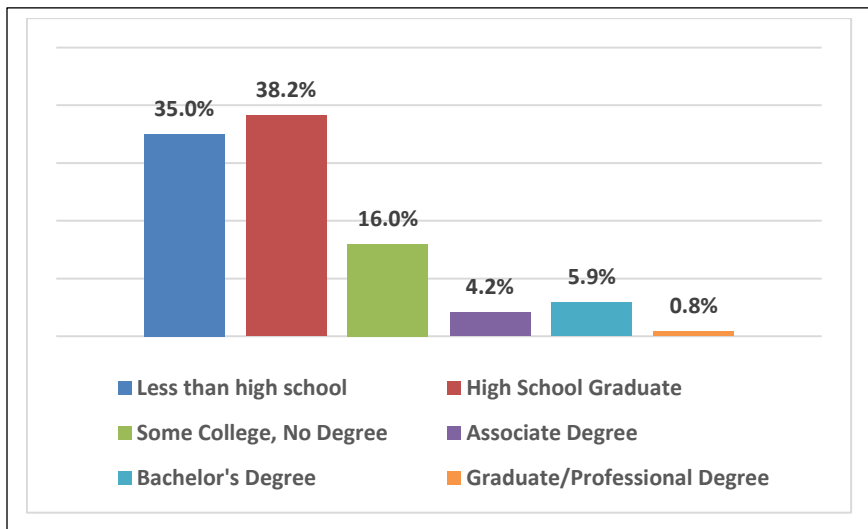
Figure 37. Shows: More than a third of Jessup's population have less than high school diploma. Thirty eight percent are high school graduates. Only 6.5 percent have Bachelor's degree or higher.

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Those with a Bachelor's degree earn 4 times the earnings of those with less than high school diploma. Women earn less than men in every educational category except some college or associate degree level where women earn 4 times what men earn.

Figure 38. Jessup Median Earning and Educational Attainment and Gender – Population 25 years and over
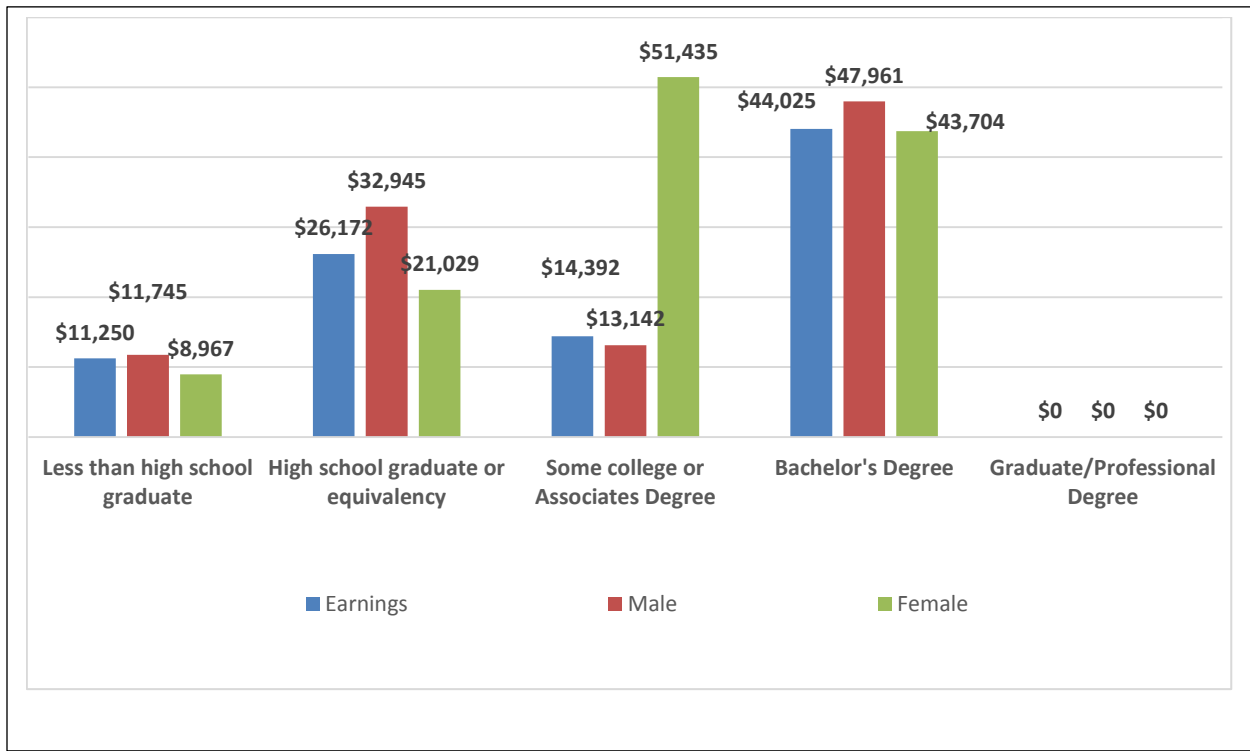
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate

Note:

0.0 Means that either no sample observations or too few observations were available to compute an estimate.

Figure 38. Shows: Those with a bachelor's degree earn 4 times the earnings of those with less than high school diploma. Women earn less than men in every educational category except some college or associate's degree where women earn 4 times men.

Table 12. Jessup Household Types

Characteristic	Number	Percent
Total Households	637	
Family Households	416	65.3%
Family Households with children under 18	219	34.4%
Married Couples	324	50.9%
Married Couples with Children under 18	188	29.5%
Female Households	42	6.6%
Female Households with children under 18	14	2.2%
65 years and over	29	4.6%

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Table 12. Shows: Thirty four percent of households have children under 18 years of age. Fifty one percent of households are married and of those 30 percent have children under 18 years of age.

Table 13. Jessup Household Profile

Mean (Average) household income	$69,892
Median household income	$47,004
Per capita household income	$7,212
Median house value	$277,400
Median gross rent	$1,246
Average household size	3.04
Average family size	3.66

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Table 13. Shows: The per capita household income in Jessup is $7,212. The average household income is $69,892 much less than the overall county's average of $132,203.

5.4.E. North Laurel

North Laurel is located in Southeast Howard County. It is bordered on the west by Scaggsville and the north by Savage. To the south of North Laurel is the city of Laurel in Prince Georges County. The population in 2010 was 4,474 and in 2013 was 20,396.

Figure 39. North Laurel Race and Ethnicity

Figure 39. Shows: Thirty five percent of the population is Black/African American and 42.0 percent White, 6.4 percent Hispanic and 5.0 percent two or more or biracial.
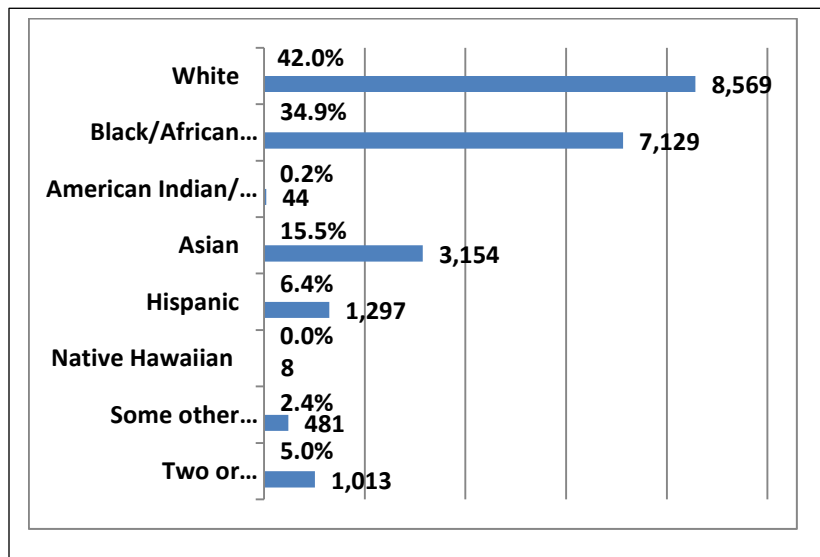
Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Figure 40. North Laurel Poverty Rate
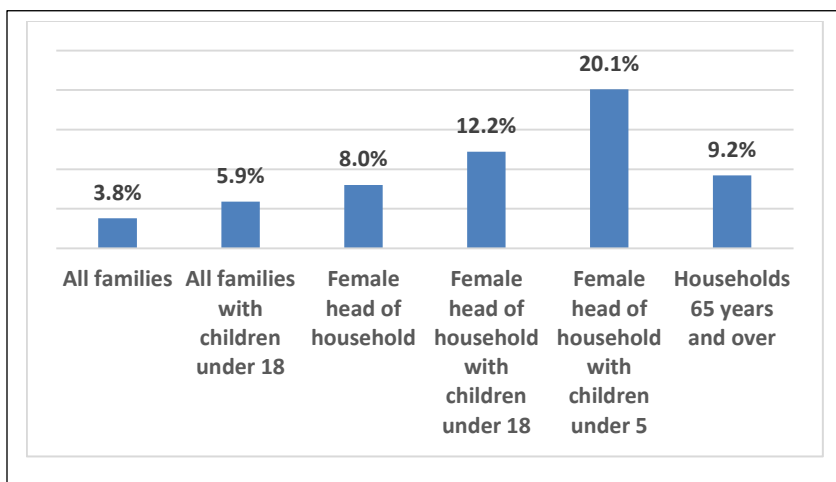
Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Figure 40. Shows: The overall poverty rate in North Laurel is 4.2 percent. While 8.0 percent of households in poverty are females, 12.2 percent of these households with children under 18 live in poverty. Additionally, 20 percent of households headed by women with children under 5 years live in poverty. Nine percent of households 65 years and over are below poverty line.

Figure 41. North Laurel by Gender
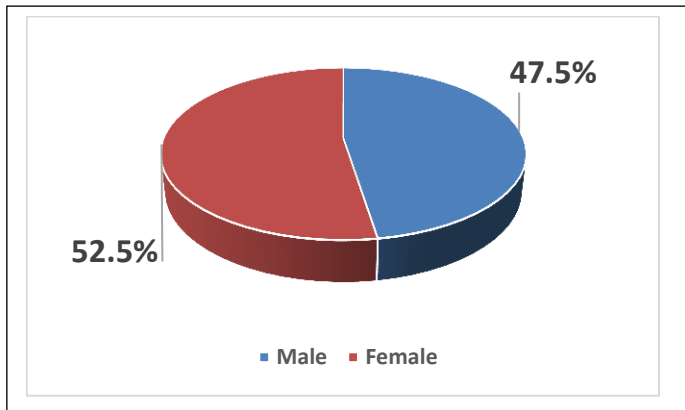
Figure 41. Shows: Over 50 percent of the population of North Laurel is female.

47.5%

52.5%

■ Male ■ Female

Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Figure 42. North Laurel Age and Gender
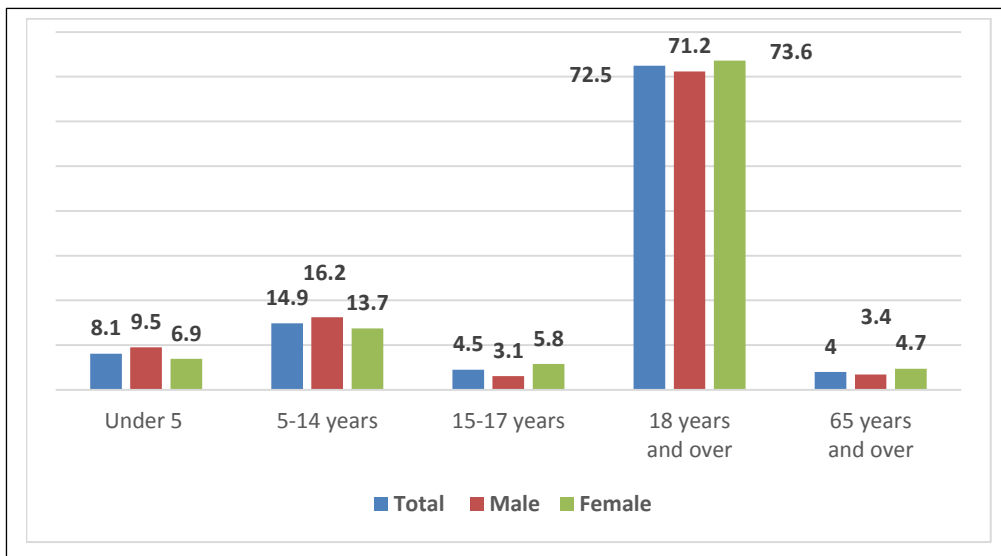
Figure 42. Shows: The median age is 33.8 years. Eight percent of the population is under 5 years. There are 3.0 percent more males under 5 years than females. Slightly more than 27 percent of North Laurel's population is under 18 years.

Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Figure 43. North Laurel Marital Status
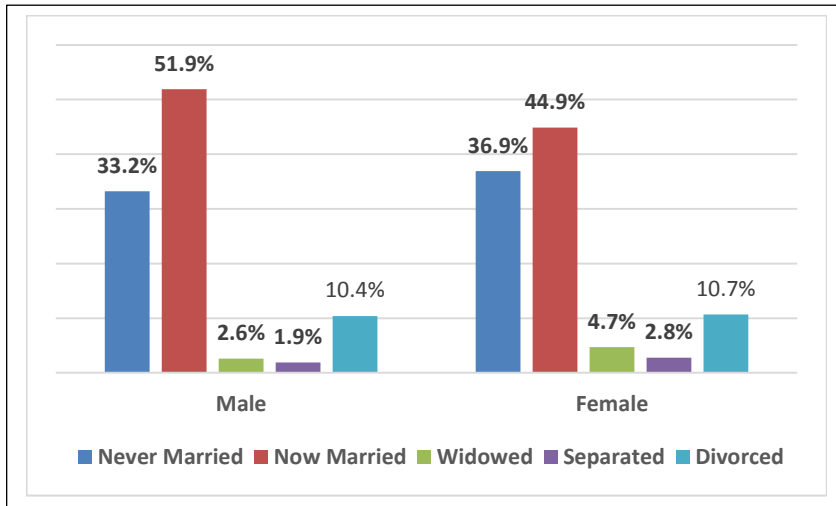
Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Figure 43. Shows: More than 36 percent of the female population have never married. Forty five percent of females are now married and 52 percent of males are now married. Ten percent of both males and females divorced.

Figure 44. North Laurel Educational Attainment
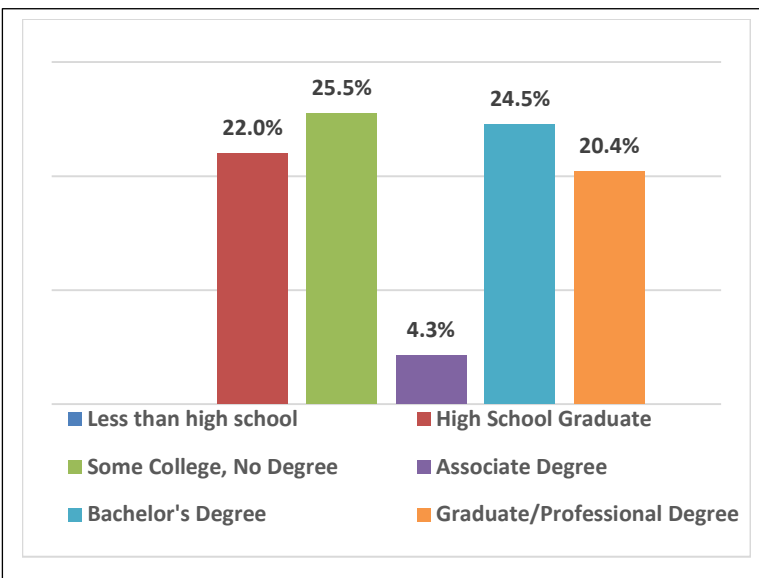
Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Figure 44. Shows: Only 5.4 percent of the population have less than a high school diploma. Forty five percent have Bachelor's degree or higher, with 20.4 percent possessing a graduate/professional education. Disparity in earning between men and women are apparent at any educational level, except women with some college or with associate's degree earn slightly more than men.

Figure 45. North Laurel Median Educational Attainment and Gender- Population 25 years and over
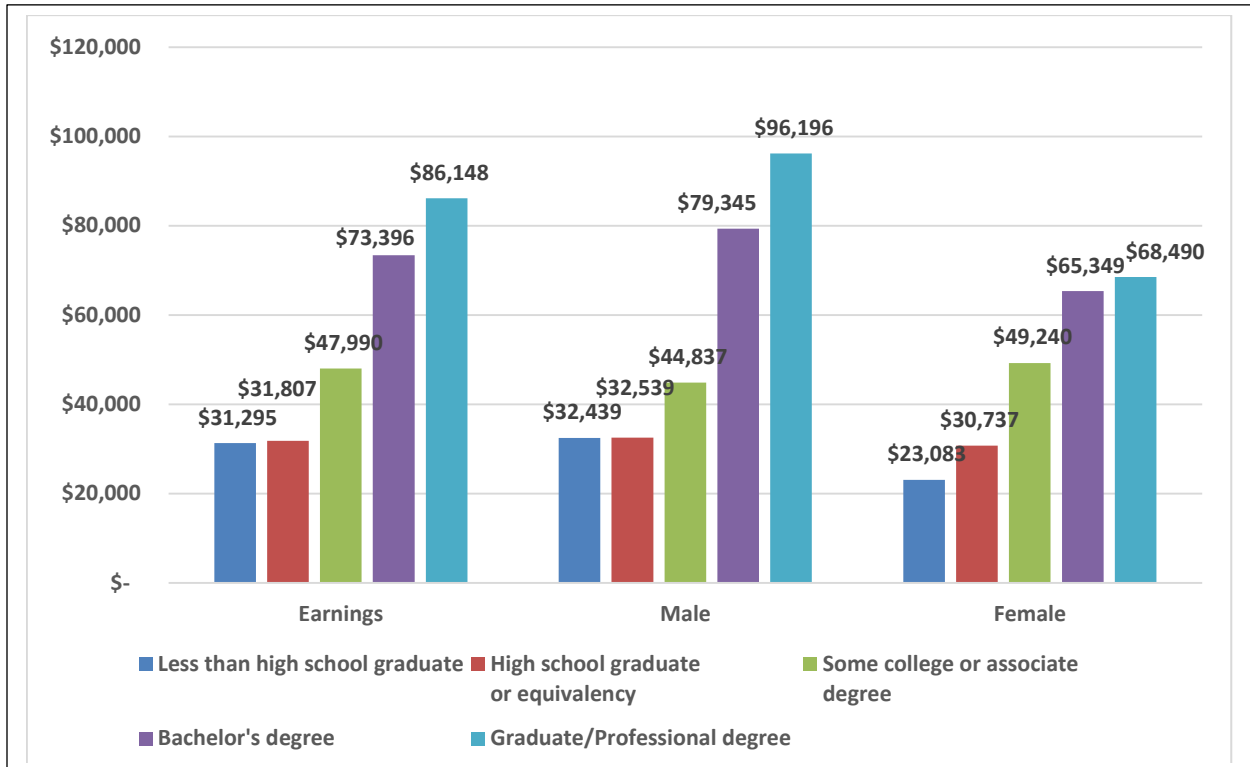
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate

Figure 45. Shows: Disparity in earnings between men and women are quite apparent at any education level, except women with some college or with an associate's degree earn slightly more than men.

Table 14. North Laurel – Household Types

Characteristic	Number	Percent
Total Households	7,409	
Family Households	5,124	69.2%
Family Households with children under 18 years	3,097	41.8%
Married Couples	3,334	45.0%
Married Couples with children under 18	2,079	28.1%
Female Households,	1,418	19.1%
Female Households with children under 18	824	11.1%
65 years and over	209	2.8%

Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Table 14. Shows: Of the total households 7,409, 69 percent are family households and 41.8 percent have children under 18 years. Married couple households are 45 percent with 28 percent with children under 18 years. Nineteen percent of households are headed by women of which 11 percent have children under 18 years. Only 2.8 percent households are 65 years and over.

Table 15. North Laurel Household Profile

Characteristic	Number
Mean (Average) household income	$106,937
Median household income	$93,079
Per capita household income (2013 Adjusted Dollar)	$39,391
Median house value	$305,700
Median gross rent	$1,474
Average household size	2.75
Average family size	3.34

Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Table 15. Shows: The per capita household income is $39,391, and the average or mean household income is $106,937. The median gross rent is $1,474. The average family size is 3.34 persons.

5.4.F. Savage

Savage is located in the southeastern portion of Howard County. Savage was an important manufacturing center with its mills corralling the water power of the Little and Middle Patuxent Rivers. Savage was named for John Savage, a Philadelphia merchant, who was interested in manufacturing on the river. Savage is today a diverse population of 5,947 in 2013. In 2010, Savage was combined with Guilford in the census ad showed a population of approximately 7,000 for both areas.

Figure 46. Savage – Race and Ethnicity

Figure 46. Shows: The population composition is 56.5 percent White; 27.5 percent Black/African American; 13.3 percent Asian and 5.7 percent Hispanic and 2.5 percent two or more races.

White	56.5% — 3,363
Black/African…	27.5% — 1,634
American…	0.2% — 11
Asian	13.3% — 788
Hispanic	5.7% — 341
Native Hawaiian	0.0% — 0
Some other…	0.0% — 0
Two or…	2.5% — 151
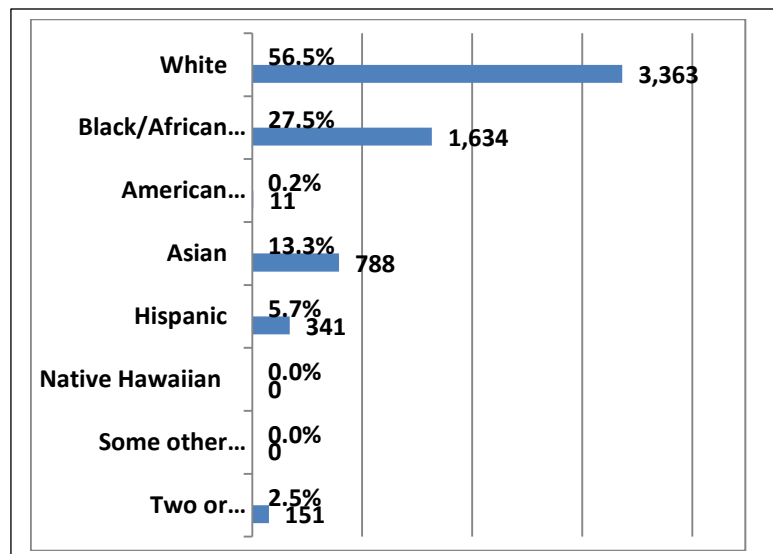
Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate

Figure 47. Savage Poverty Rate

All Families	Female Headed Household with Children under 18 years	Female Headed Household	Female Headed Household wit Children under 18 years	Female Headed Household with Children under 5 years	Households 65 years and over
1.1%	0.0%	7.5%	0.0%	0.0%	12.5%
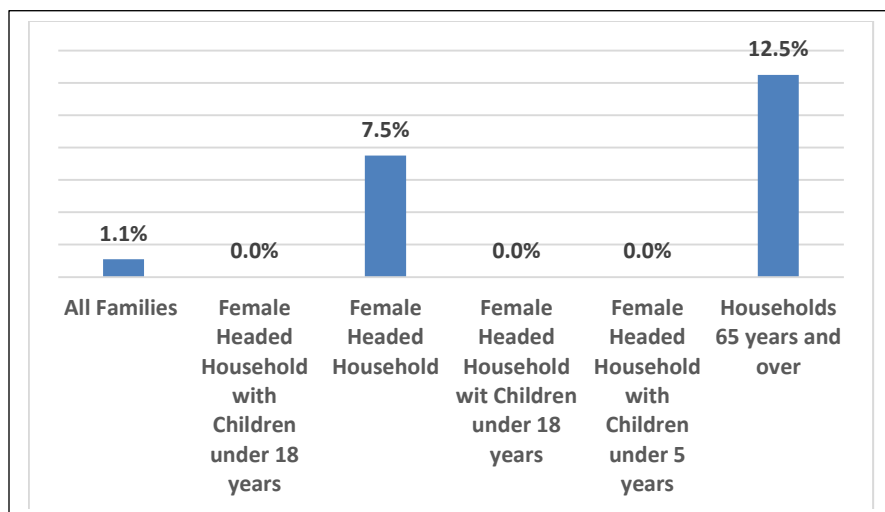
Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Figure 47. Shows: The overall poverty headed by women is 7.5 percent. The poverty rate for households over 65 years and over is 12.5 percent.

Note:
0 – means estimate not applicable or not available
- means no samples observed or too few samples

Figure 48. Savage by Gender
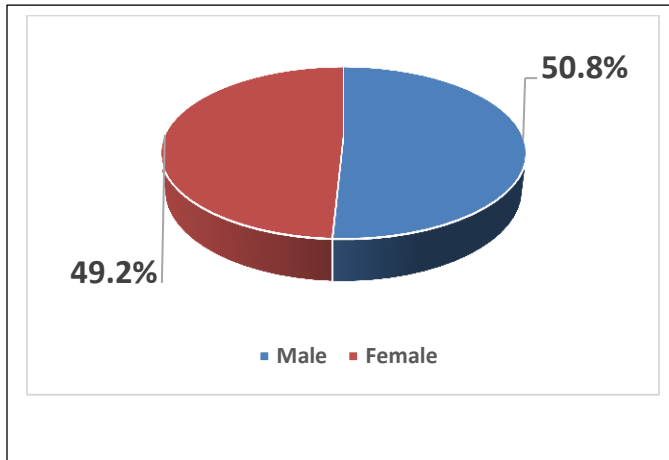
Figure 48. Shows: The population is 50.8 percent male.

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Figure 49. Savage Age and Gender
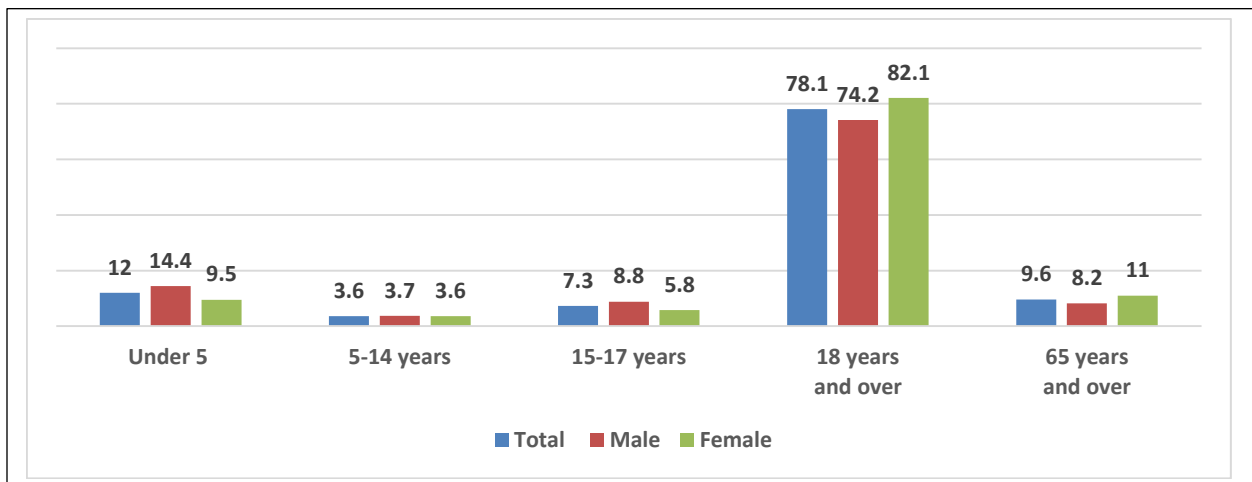
Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Figure 49. Shows: Fifty five percent of male are married; while 53.8 percent females are married. Over 10 percent of women are divorced and about 8 percent men are divorced. Thirty six percent of men never married, but only 25 percent of women never married.

The median age is 38.2 years. Overall 12.0 percent of the population is under 5 years, but 14.4 percent of males are under 5 years compared to 9.5 percent females. Fifteen percent of the population is less than 15 year of which 18 percent males and 13 percent females are under 15 years, respectively.

Figure 50: Savage Marital Status
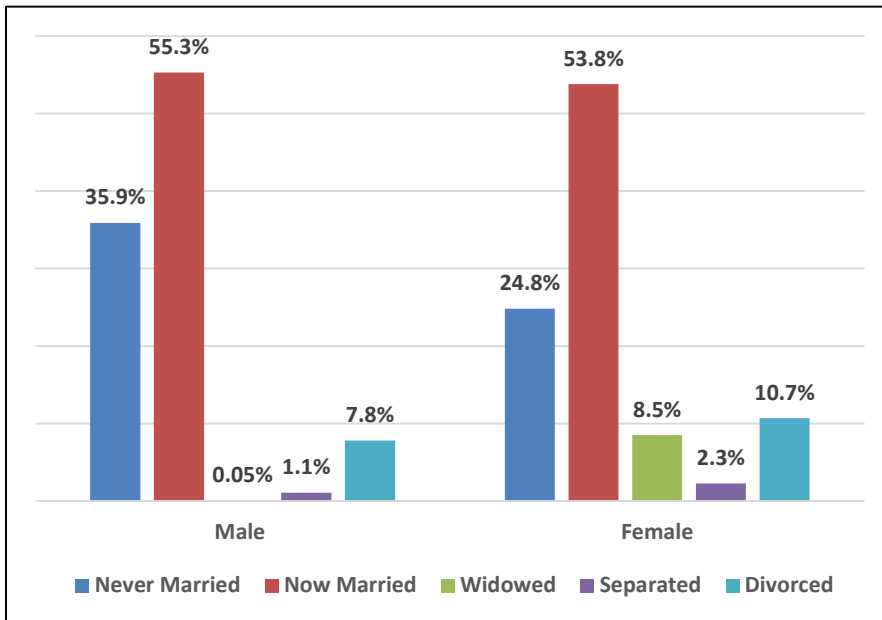
Source: U.S Census, American Community Survey 2009-2013, 5 year estimate

Figure 50. Shows: Fifty five percent of male are married; while 53.8 percent females are married. Over 10 percent of women are divorced and about 8 percent men are divorced. Thirty six percent of men never married, but only 25 percent of women never married.

Figure 51. Savage Educational Attainment Population
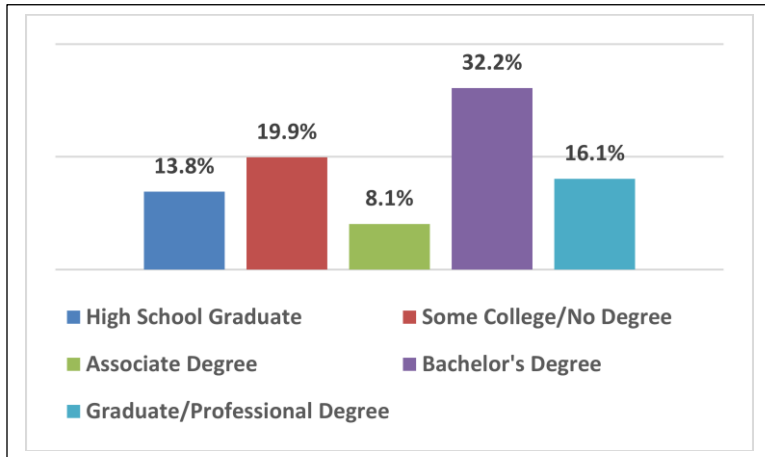
Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Figure 51. Shows: Forty eight percent of the population have Bachelor's degree and higher. Only 9.9 percent have less than high school diploma. Seventy five percent of the population have some college and higher.

Figure 52. Median Earnings and Educational Attainment and Gender
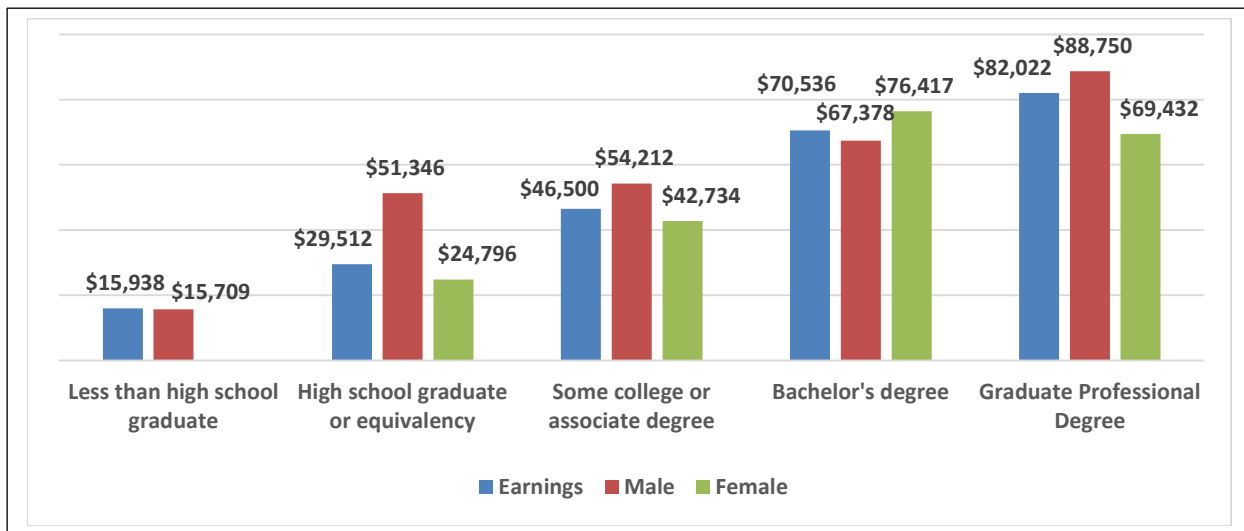
Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Note: No Earnings data provided for females with less than high school graduate.

Figure 52. Shows: Men earn $20,000 more with Graduate/Professional degree that women with the same degrees. Pay equity is clearly a concern at all educational levels. But, what is surprising is that women earn about $10,000 more than men at the Bachelor's level.

Table 16. Household Types

Characteristic	Number	Percent
Total Households	2,402	
Family Households	1,578	65.7%
Family Households with children under 18 years	663	27.6%
Married Couples	1,244	51.8%
Married Couples with own children under 18 years	561	23.4%
Female Households	241	10.0%
Female Households No husband present with own children under 18 years	88	3.7%
65 years and over	198	8.2%

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Table 16. Shows: Of the 2,402 households, 65.7 percent are family households, of which 27.6 percent have children less than 18 years. Ten percent of households are headed by women, of which 4 percent have children less than 18 years. Those 65 years and over comprise 8.2 percent of all households.

Table 17. Household Profile

Mean (Average) Household Income	$108,028
Median Household Income	$84,768
Per Capita Household Income (2013 Adjusted Dollars)	$43,806
Median House Value	$311,900
Median Gross Rent	$1,377
Average Household Size	2.47
Average Family Size	309

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Table 17. Shows: The per capita household income is $43,806, while the average household income is $108,028. The gross rent is $1,377. The average family size is 3.09 persons.

5.5 Poverty

What is poverty?

The federal definition of poverty was developed in 1964 by Mollie Orshansky in the Social Security Administration, as an income threshold below which one is considered to be poor. Earlier, in 1955, Orshansky had studied consumption patterns and discovered that one third of spending among low income families was for food.

Conceptually, the United States Department of Agriculture named this "thrifty food budget" as the poverty line. The amount varies by family size and is adjusted year to year by using the Consumer Price Index (CPI). Empirically, the official poverty line in 2015 for a family of 4 is $24,250. It ranges from $11,770 for a one person family to $45,000 for a family of nine or more. But from an evaluative prospective "poverty is not just poverty of money or income. Poverty is poverty of self-esteem, hope, opportunity and freedom." [4]

The poverty thresholds are prepared by the U.S. Census Bureau and are estimates of the number of individuals and families in poverty. These census poverty figures calculated poverty based on income. Most of the current data on income to poverty ratios come from the American Community Survey.

The poverty guideline is the official version of poverty that is commonly available and is a simplified version of the poverty thresholds that the Census Bureau prepares its estimates of the number of individuals and families in poverty. The HHS poverty guidelines are regularly used to determine financial eligibility for Community Block Grants, Head Start, Supplemental Nutrition Assistance Program (SNAP), National School Lunch Program, Home Energy Assistance Program, and many other federal programs.

The guideline for 2015 below reflects the 1.6 percent price increase between calendar years 2013 and 2014. After inflation adjustment, they are rounded and adjusted to standardize the difference between family sizes.

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4 New York Times, May 21, 2015

Table 18. The table below set forth the annual, monthly, weekly 2015 federal poverty guidelines based on HHS threshold amounts for 100 percent of poverty.

Table 18. 100% of the Federal Poverty Level Guidelines

Family Size	Annual	Monthly	Weekly
1	$11,770	$981	$226
2	$15,930	$1,328	$306
3	$20,090	$1,674	$386
4	$24,250	$2,021	$466
5	$28,410	$2,368	$546
6	$32 ,570	$2,714	$626
7	$36,730	$3,061	$706
8	$40,890	$3,408	$786
Each Add'l	$ 4,160	$347	$ 80

Source: The Federal Register Notice of the 2015 Poverty Guidelines, January 22, 2015

See Appendix for 115%, 125%, 187%, 200% and 300% of Poverty Level Guidelines

The separate poverty guidelines for Alaska and Hawaii reflect Office of Economic Opportunity Administrative Practice beginning in 1966-1970 period.[5]

Viewing household poverty in Howard County from the perspective of household wealth and financial access, it was determined that 13.4 percent were asset poverty and 21.6 percent were liquid asset poverty. Asset poverty is percent of households without sufficient net worth to subsist at the poverty level for three months without income.[6] Liquid asset poverty rate is the percentage of households without sufficient liquid assets to subsist at the poverty level for three months in the absence of income.[7]

According to Howard County Quick Facts, July 1, 2014, the overall poverty rate for Howard County is 5.3%. The table below shows the poverty rate for three specific years.

Table 19. Howard County Poverty Rate

2000	2012	2014
3.8%	4.6%	5.3%

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

5 Ibid

6 Local data. Asset and Opportunity.org

7 Local data. Asset and Opportunity.org

5.5.A. Child Poverty

The impact of poverty on children is a major concern. Many of these children in Howard County live in working poor families who are struggling and facing problems of affordable child care and transportation in addition to providing basic household necessities. According to Working Poor Project, many of these working parents have taken jobs as cashiers, maids, waitresses, health aides, retail clerks and other low-wage jobs in a sector which offer fewer hours and fewer benefits. These working parents are required to work in service sector jobs that require long hours at night and on weekends and they therefore face child care difficulties and involuntary part-time status as studies show.

The presence of children is associated with higher poverty rates for families. For example, in Howard County the proportion of female headed families with children living in poverty was 21 percent, considerably higher than the 3.5% of female-headed families without children.

Household income is also used as a means of child poverty.

In Howard County 7.1 percent or 12,000 workers earn less than $24,499 per year and 2.1 percent or 3,000 workers, earn less than $ 14,000 per year. The 2015 federal poverty level is $24,250 for a family of four.

USDA has determines that the typical cost of raising a child should be as follows: Housing -30 percent; Food 16 percent; Clothes 6 percent; Transportation 14 percent; Health 8 percent; Child Care and Education 18 percent and Miscellaneous 8 percent.

Parents and the working poor living below the poverty line may find it difficult to adhere to USDA guidelines. [8]

In 2013, in the U. S. 14.7 million or 19.9 percent of the children under the age of 18 were in poverty. It fell by 2.9 percent from the 2013 poverty rate of 21.8 percent. The child poverty rate in Howard County is 6.8 percent. Poverty rate of children in married couples and families with male householder are significantly less than with female householder.

Finding a job for low income families, particularly female headed households would significantly reduce child poverty. Federal programs such as TANF (Temporary Assistance to Needy Families), child care subsidies, food stamps, and CHIP (Children Health Insurance Program) and other programs have blunted extreme poverty for many low-income families. For example, Earned Income Tax Credit (EITC). This program is the means through which by filing a tax return low income individuals and families can receive an income supplement. It reduces poverty directly by supplementing the earnings of low income workers and it is designed to encourage and reward work.

Additionally, in Howard County to further ameliorate the effects of poverty, 1.49 percent of children received temporary cash assistance benefits.

8 United States Department of Agriculture, Food and Nutrition Service

Figure 53. Female Headed Households Poverty Rate by Number of Children in Family
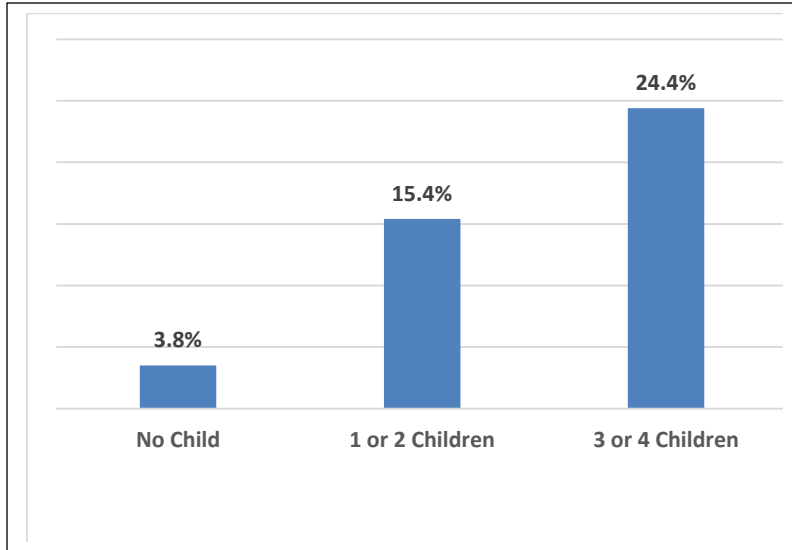
Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Figure 53. Shows: As the number of children in the household increases, the likelihood that the poverty level of the family increases.

The poverty rate for 3-4 children in a household is 24.4 percent compared to 15.4 percent for 1-2 children. Both of the poverty rates are, however significant for the family's ability to provide an austere standard of living with basic necessities.

Children under 5 in female-headed households in Howard County experience a 22.5 percent poverty level with an overall 16.6 percent with children under 18 years. In Columbia and Ellicott City, the poverty rate for female headed households with children under 5 years are 21.9 percent and 39.2 percent respectively.

A married couple family with children under 5 years and under 18 years experience significantly reduced poverty rate. Being married with children appears to be a fire wall between poverty and at least an austere living condition, barring a recession or catastrophic event in the family.

Table 20. Poverty Rate by Household Families

	Howard	Columbia	Ellicott City	Elkridge	North Laurel	Savage	Jessup
All families	3.1	4.1	3.1	4.2	3.8	1.1	0.0
All families with children under 18 years	4.7	6.7	4.8	4.2	5.9	0.0	0.0
All families with children under 5 years	4.6	3.8	5.4	0.0	8.3	0.0	0.0
Married couples	1.3	1.8	1.3	3.8	1.1	0.0	0.0
Married couples with children under 18 years	1.8	2.5	1.9	3.2	1.7	0.0	0.0
Married couples with children under 5 years	1.1	0.3	3.8	0.0	0.0	0.0	0.0
Female with no husband present	12.4	14.3	17.3	6.5	80	7.5	0.0
Female with no husband present with children under 18 years	16.6	19.2	22.2	8.6	12.2	0.0	0.0
Female with no husband present with children under 5 years	22.5	21.9	39.2	0.0	20.1	-	0.0
65 years and over	4.5	2.9	6.8	7.0	9.2	12.5	35.6

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

Note:

- Entry in this estimate indicates that either no sample observations or too few sample observations were available to compute estimate
- 00 means that the estimate is not applicable or not available

5.5.B. Working Poor

According to the U.S Census, in 2012, 6.5 million or 15.0 percent of the U.S. population lived below the poverty line. Over 10 million or 7 percent of them were the "working poor." Those who worked full time, the poverty rate was 0.6 percent or 935 individuals and those who worked part-time or part year, the poverty rate was 6.2 percent or 3,294 individuals. [9]

Another indicator of the "working poor" is those who are employed but still live in poverty. For Howard County, 334,070 or 20 percent of those employed were below the poverty line, individuals earning 200% of poverty of $23,450. Women are more likely to be among the working poor than men. There were 1,794 or 2.4 percent women among the "working poor" compared to 1,394 or 1.7 percent men.

The "working poor" are people who spent at least 27 weeks in a year in the labor force (working or looking for work), but whose income still fell below the official poverty line. [10]

That level is $11,484 for an individual and $23,021 for a family of four.

The likelihood of being among the "working poor" decreases as workers attain a higher education level. For example, 20.1 percent of those with less than a high school diploma are likely to live in poverty, while those with a Bachelor's degree only 1.4 percent are likely to live in poverty.

Another perspective on the "working poor" is through the median income for certain occupations. The median denotes that half earn ore the median and half earns less than the median income.

The table below lists those occupations.

Table 21. Median Earnings by Occupation and Gender

Occupations	Howard County	Male	Female
Service	$20,169	$21,581	$17,802
Food Preparation and serving	$12,263	$13,542	$11,545
Building and grounds, cleaning, and maintenance	$22,296	$26,232	$17,167
Personal care and service	$16,403	$15,281	$16,870
Farming, fishing, and forestry	$15,828	$16,154	$4,863

Source: U.S. Census, American Community Survey, 2009-2013, 5 years estimate.

For the occupations indicated above many workers are more likely to be among the "working poor" with incomes below the poverty line.

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[9] U.S. Census, American Community Survey, 5 year estimate, 2009-2013
[10] Bureau of Labor Statistics (BLS) Reports, March, 2014.

Furthermore, given the sluggish economy over the past 5-6 years, and the growing income inequality, many workers, who hold traditionally middle class jobs may find themselves among the "working poor," sometimes holding two jobs to keep their head above water.

According to the Working Poor Families Project "about one-fourth of adults in low-income working families were employed in just eight occupations as cashiers, cooks, health aids, janitors, maids, retail salespersons, waiters and waitresses or drivers."

5.6 Economic and Income Insecurity

For most American, household income has either declined or stabilized. In the past decade, inequality of income had been exacerbated by the recession, higher rates of unemployment, reduced labor force participation and the wages of working people which have not kept pace with the cost of living. Although, many individual Howard County wage earners suffered stagnant wages, the median income of Howard County households, increased by approximately 8% - $101,003 to $109,865 from 2010 to 2014.[11] Howard was regularly ranked among the top 5 counties in the nation for median household income. However, those who were on the margins of poverty a decade ago are not only still in poverty, but may have slipped deeper into poverty.

People who never thought that they would ever seek assistance for rent, food, or energy find themselves seeking help. Even with a job, many find that the cost of living is beyond their ability to sustain. In a report entitled "Making Ends Meet in Howard County," a conclusion reached was that one parent with two children must earn $72,000 per year to be not counted among the working poor.[12] Additionally, according to the report a single individual needs to earn $31,517 per year in Howard County to be self-sufficient. [13]

In a May 2015 Report, the Federal Reserve found that 47 percent of the households it interviewed would not have resources to meet an unexpected $400 expense. They would either have to borrow or sell something to meet that need. [14]

The Massachusetts Institute of Technology developed a Living Wage Calculator to estimate the cost of living in counties and states. It shows that families in low wage jobs do not earn sufficient income to live in the county, given the cost of living. The minimum wage sets a floor which society in general and politicians in particular believe that a family should not go under. Regardless, the minimum wage does not cover basic expenses that a family will incur. The Maryland General Assembly passed legislation in 2014 to increase the minimum wage from $7.25 to $10.10. The minimum wage increase is to be phased in over a four year period. It is currently $7.25 per hour. But will increase to $8 January 1, 2015 and $8.25 on July 1, 2015.   Subsequent increases will be $8.75 on July 1, 2016; $9.25 on July 1, 2017; and $10.10 on July 1, 2018. Even at $10.10, the minimum wage will still be below the poverty rate of $23,283 for a family of four (2 adults and 2 children.) The minimum wage of $7.25 fails to cover the basic expenses of a family, many families seek assistance for food, clothing, medical and rent payments.

11 U.S. Census, Howard County Quick Facts, 2014

12 "Making Ends Meet in Howard County" John Hopkins Institute of Policy Studied, 2011. The study was commissioned by the Association of Community Services.

13 Ibid.

14 Report on the Economic Well Being of U. S. Households in 2014, Board of Governors of the Federal Reserve System, May, 2015

LIVING WAGE CALCULATOR IN HOWARD COUNTY (except Columbia)

The living wage depict in the hourly rate that are individual must earn to support their family and are the sole wage earner and working full time (2,080 hours per year.) The state minimum is the same for all individuals regardless of how many dependents they may have.

The poverty rate is gross annual income. For this analysis, they are converted to an hourly wage for the sake of comparison. Wages on the following table that ask less than the living wage are shown in red.

Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children
Living Wage	$11.24	$22.88	$27.71	$34.64	$16.81	$20.51	$21.90	$25.87
Poverty Wage	$5.21	$7.00	$8.80	$10.60	$7.00	$8.80	$10.60	$12.40
Minimum Wage	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25

Source: M.I.T. Living Wage Calculator

Typical Hourly Wages

These are the typical hourly rates for various professions in this location. Wages that are below that living wage for one adult supporting one child are marked in red.

Occupational Area	Typical Hourly Wage
Management	$47.32
Business and Financial Operations	$32.51
Computer and Mathematical	$40.06
Architecture and Engineering	$38.14
Life, Physical and Social Science	$36.54
Community and Social Services	$21.04
Legal	$30.61
Education, Training and Library	$25.67
Arts, Design, Entertainment, Sports and Media	$23.11
Healthcare Practitioner and Technical	$33.86
Healthcare Support	$13.36
Protective Service	$20.66
Food Preparation and Serving Related	$9.17
Building and Grounds Cleaning maintenance	$11.40

Source: M.I.T. Living Wage Calculator

The median household income in Howard County is $109,865 per year. Only Ellicott City has a higher median income at $ 118,985 per year. Jessup and Savage have the lowest median household income at $47,000 and $84,766 respectively. However, Ellicott City has a larger average (mean) household ($137,725) than Howard County as a whole ($132,203). Columbia ranks second in median household income ($99,887) behind Ellicott City ($118,895) and second in average household income ($117,824) behind Ellicott City ($137,725) for selected places. Jessup ranks last I both median household income and average household income. Additionally, 58% of households in Ellicott City earn more than $100,000 per household and in Columbia 50% of households have income in excess of $100,000.

Household income reflects the income earned by all household occupants, persons who presumably contribute to the well-being and cost of living of that household. Household income is a significant indicator, for it allows that household to be self-sufficient. However the cost of living in the area, the number of non-earners in household have a decided impact on whether or not a household has the capacity or ability to "make ends meet."

5.7 Employment

Howard County is a major center for Homeland Security and high text and health care companies. It is also corporate headquarters for several businesses as well. In the private sector, a few of its major employers are Johns Hopkins Applied Physics Laboratory (5000 employees); Lorien Health Systems (2000 employees); Howard County General Hospital (1,777 employees), Verizon (1,700 employees); SAIC (1,060 employees) and Giant Food (1050 employees). The County is headquarters for W.R. Grace & Co., a chemical R+D company which employs 500 persons; MICROS Systems, a software development company that employs 800 persons; Ascend One, a consumer debt management company that employs 511 persons.

In the public sector, the largest employer is the Howard County Public School System, with over 8000 employees, followed by the County Government with over 2,000 employees. The third largest public sector employer is Howard County College with over 1200 employees.

Other well-known companies located in Howard County are Sysco Food Services, Dreyer's Grand Cream, Northrop Grumman, Merkle, Honeywell and Motorola.

In Agriculture, some of the top employers are Taylor Farms Maryland, Inc. (175 employees), Walnut Springs Nursery, Inc. (72 employees), East Coast Fresh Cuts, Inc. (63 employees) and Chanceland Farm, Inc. (25 employees).

Table 22. Major Employers
Top 22 Employers

Rank	Company Name	Employees	Line of Business	Primary Industry
1	Johns Hopkins University Applied Physics Laboratory	5,000	R&D systems engineering	Professional services
2	Lorien Health Systems	2,000	Nursing Care	Health care
3	Howard County General Hospital	1,777	Medical services	Health care
4	Verizon	1,700	Telecommunications	Information
5	Howard Community College	1,294	Higher education	Educational services
6	SAIC	1,060	Engineering services	Professional services
7	Giant Food	1,050	Groceries	Retail trade
8	Columbia Association, The	900	Nonprofit civic organization	Other services
9	Wells Fargo	842	Securities Administration	Finance and insurance
10	MICROS Systems	815	HQ/ software development	Professional services
11	Coastal Sunbelt Produce	800	Produce processing	Manufacturing
12	Neilson	767	Media information	Professional services
13	Dreyer's Grand Ice Cream	735	Frozen desserts	Manufacturing
14	Wegmans Food Markets	700	Groceries	Retail trade
15	Maxim Healthcare Services	675	Medical staffing and wellness services	Administrative services
16	Sysco Food Services	650	Food Products Distribution	Wholesale trade
17	Northrop Grumman	525	Engineering services	Professional services
18	Ascend One	511	HQ/consumer debt management counseling	Finance and insurance
19	Enterprise Community Partners	505	HQ/community development	Other services
20	Target	500	Consumer goods	Retail services
21	W.R. Grace & Co.	500	HQ/chemical R&D	Professional services
22	Walmart	500	Consumer goods	Retail trade

Source: HCEDA

Figure 54. Howard County Total Resident Employment 2010-2014
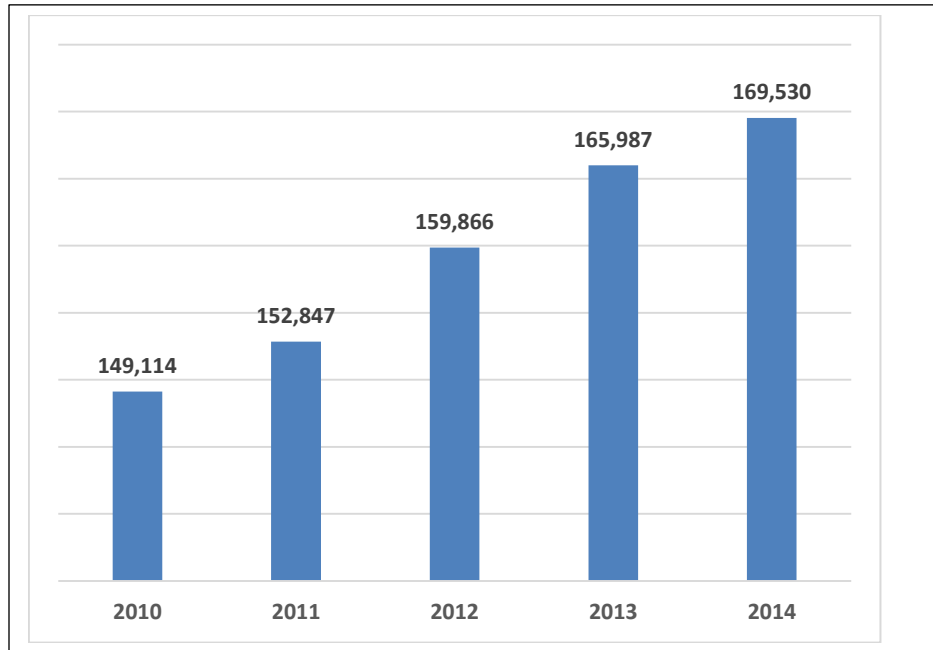
Source: Economic Indicators, Howard County Economic Development Authority

Figure 54. Shows: that Howard County has experienced a stable employment outlook with total resident employment increasing by several thousand employees each year from 2010 to 2014.

Figure 55. Howard County Average Weekly Wage 2010 - 2014
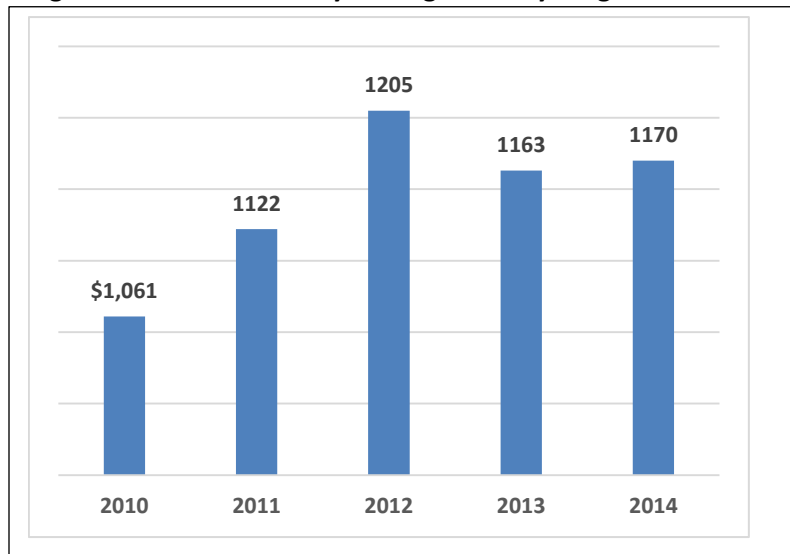
Source: Economic Indicators, Howard County Economic Development Authority

Figure 55. Shows: The average weekly wage has maintained a steady increase with the exception of 2012. The average suggests that there are weekly wages above the $1,000 plus weekly and many decidedly below the average

Figure 56. Howard County Unemployment Rate 2010 -2014
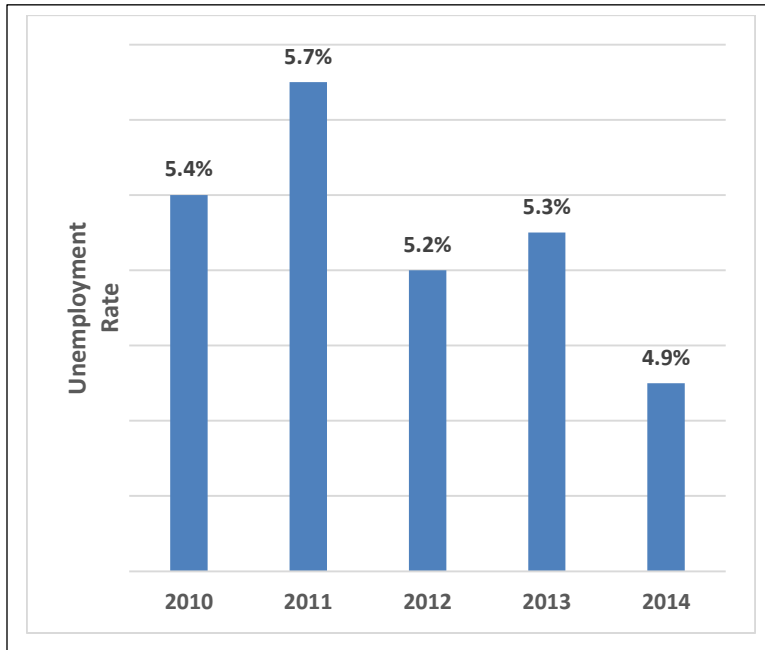
Source: Economic Indicators, Howard County Economic Development Authority

Figure 56. Shows: Due to the recession the County's unemployment rate increased to 5.5 percent in 2009 from previous low of 3.5 percent. It continued upward in 2011 to 5.7 percent and then began to decline to 5.2 percent in 2012 and by 2014 had fallen to 4.9 percent.

Howard unemployment was still well below the Maryland rate of 7.8 percent and of course the national rate which is now 5.4 percent, but once reached 10 percent in 2010.

Figure 57. Employment by Industry Civilian Employed Population 18 years and over
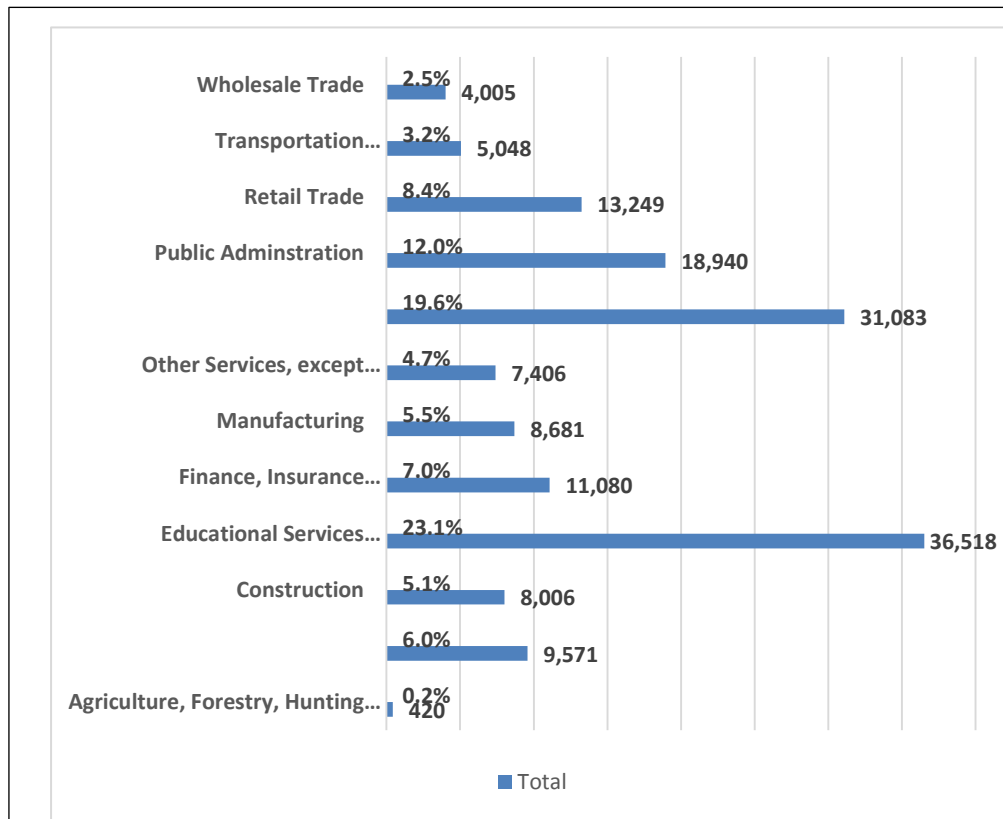
Figure 57. Shows: The top three industry employers are 1-professional, scientific, business, 2-educational services, health care and social assistance, and finally the 3-public sector or government.

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate

Table 23. Median Earnings by Occupation and Gender

	Howard Median	Male Median Earnings	Female Median Earnings
Civilian Employed Population 25 years and over (158,202)	61,706	75,037	51,543
Management, business, science and arts and occupations	82,237	101,420	67,456
Management, business, and financial occupations	91,933	105,367	76,971
Computer, engineering and science occupations	97,467	102,616	85,647
Computer and mathematical occupations	97,614	101,463	92,777
Architecture and engineering occupations	100,536	103,472	81,770
Life , physical and social science occupations	86,270	106,587	61,870
Education, legal, community service, arts and media occupations	56,194	75,680	48,741
Community and social service occupations	48,491	53,125	45,624
Legal occupations	108,043	127,378	76,039
Educational training and library occupations	49,921	65,476	45,121
Arts, design, entertainment, sports and media occupations	52,183	64,591	47,526
Healthcare practitioner and technical occupations	75,331	126,705	70,034
Health diagnosing and treating practitioners and other technical occupations	83,165	154,091	73,497
Health technologists and technicians	43,588	41,143	48,155
Service occupations	20,169	21,581	17,802
Health support occupations	27,546	21,417	28,063
Protective services occupations	52,319	60,556	41,132
Firefighting and prevention and	32,756	37,958	36,731

Table 23. Shows: The median earnings table shows the overall County median earnings for specific occupations, overall in Howard County median earnings for specific occupations, and also by sex. It is clear that regardless of occupation female earnings are less than their male counterpart. Sales, office, education and community services are among the lowest in the County in terms of earnings.

Law enforcement workers including supervisors	70,871	80,366	61,953
Food preparation and service related occupations	12,263	13,542	11,545
Building and grounds, cleaning and maintenance occupations	22,296	26,232	17,167
Personal care and service occupations	16,403	15,281	16,870
Sales and office occupations	40,947	49,482	37,600
Sales and related occupations	42,423	51,326	35,090
Office, administrative support occupations	40,028	46,552	38,003
Natural resources construction and maintenance occupations	47,768	48,043	39,672
Farming, fishing and forestry occupations	15,828	16,154	4,063
Construction and extraction occupations	43,420	45,078	38,073
Installation, maintenance and repair occupations	51,825	51,051	58,333
Production, transportation and material moving occupations	32,276	33,809	24,336
Production occupations	39,965	41,192	32,567
Transportation occupations	32,760	33,553	30,088
Material moving occupations	22,586	27,130	8,750

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate

5.8 Education

The way to the middle class is through education. That is a refrain repeated by politicians, community leaders and elected officials. Presumably, they are referring to education beyond high school. Clearly, the charts below demonstrate that there is a correlation between income and educational level – the higher the educational level attained the higher the income. The chart also shows starkly a gender disparity educational attainment and income. Males tend to earn more than female at the same educational level and the gap widens with increasingly educational level.

While gender disparity and income inequality exist at every educational level, the less educated workers are finding job prospects dim and pay levels declining. Where less educated men could once depend on manufacturing and other higher paying jobs, many have been force to assume low paying jobs in food service, grounds keeping and cleaning. These jobs are unlikely to sustain a family with self-sufficient living standard. The Hamilton Project, a research group within the Brookings Institution found that the "median earnings of working men aged 30 to 45 without a high school diploma fell 20 percent from 1990 to 2013 when adjusted for inflation." [15]

The report further concluded that the earnings of these men have decline from $31,900 in 1990 to 25,500 in 2013. Men with high school diploma experienced a 13 percent decline in median earnings. Moreover, while less educated women do better than men, those without a high school diploma realized a 12 percent decline in median earning and those with a high school diploma experienced a 3 percent gain. [16] This is a significant for many Community Action Council clients.

Female headed households with children who have a high school education or less. To exacerbate the situation the job market has shifted away from the type of jobs where a less educated worker might be able to earn enough to take care of the needs of a family.

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15 "Why American workers without much education are being hammered," New York Times, April 21, 2015

16 Ibid.

Table 24. Poverty Rate by Gender and Educational Attainment, Population 25 years and over

Subject	Total	Male	Female
Less than high school graduate	20.1%	15.7%	23.7%
High school graduate or equivalency	6.4%	5.9%	6.8%
Some college or Associate degree	4.3%	2.5%	5.7%
Bachelor's degree or higher	1.4%	1.6%	1.2%

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate

Table 24. Shows: Those with less than a high school education, are more likely to find themselves in poverty, regardless of gender. As the educational level increases, poverty is less likely to be an experience for those at the higher levels.

Table 25. Educational Attainment by Gender for Population 25 years and over

	Total	Male	Female
	196,576	93,791	102,785
Less than high school graduate		4.8%	5.3%
High school graduate or equivalency		13.6%	15.3%
Some college or associate degree		18.8%	22.0%
Bachelor's degree		31.2%	31.4%
Graduate or professional graduate		31.5%	26.0%
Percent high school or higher	94.9%	95.1%	94.7%
Percent bachelor's degree or higher	60.0%	62.7%	57.5%

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate

Table 25. Shows: Males and Females have similar high school or higher educational rate, but they vary slightly with bachelor's degree or higher.

Table 26. Howard Median Earnings By Educational Attainment – Population 25 years and over

Total Population 196,576	Percent of Population	Median Earnings
Less than high school graduate	5.1%	$26,319
High school graduate or equivalency	14.5%	$34,877
Some college or Associate degree	20.5%	$47,169
Bachelor's degree	31.3%	$69,850
Graduate or professional degree	28.6%	$95,171

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate

Table 26. Shows: That the higher the educational attainment, the higher the median earnings. The difference in earnings between a high school diploma and a bachelor's degree is more than $35,000, and almost $30,000 between a bachelor's degree and a graduate or professional degree. Wage stagnation has severely impacted those at the lower levels, as well as job displacement.

Figure 58. Median Earnings by Educational Level and Gender
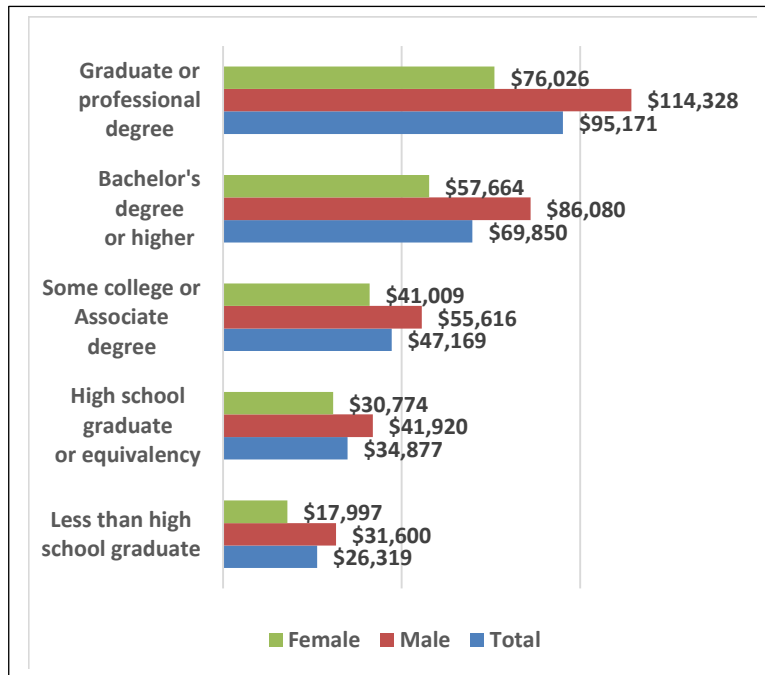
Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate

Figure 58. Shows: There is more than a $10,000 median earnings disparity between males and females at the some college or less educational level. But, at the higher educational level of bachelor's degree or graduate and professional degree, the inequality in earnings between males and females is more than $30,000. The differences in median earnings between male and female is also a function of position, or jobs occupied

In Howard County, males are likely to be employed in positions, such as engineers, administrative, management, architects, which pay a higher hourly wage that females , who may by employed in the lower hourly wage jobs of food service, accommodations, heath services and social service. [17]

Some studies have shown that there is a relationship between parental educational level and SAT scores. The higher the educational level and SAT scores. The higher the educational level, the average SAT score a child may earn. Children whose parents have a graduate degree earn average reading and math scores 560 and 576, respectively. While children of parents without a high school diploma score 464 and 47 respectively on reading and math. The level of educational attainment is one indicator of socioeconomic status. [18]

17 See living wage calculator, Howard County Hourly Wage for industry for industry. Also, U.S. Census, American Community Survey, 2009-2013, Median Earnings for Industry by Sex.

18 Student Background Information and Characteristics, College Board.com, 2013

Table 27. Howard County School Enrollment

	Total	Percent Enrolled in Public School	Percent Enrolled in Private School
Population 3 years and over	85,972	81.2%	18.8%
Nursery school/ preschool	5,721	31.0%	69.0%
Kindergarten to 12th grade	56,820	88.9%	11.1%
Kindergarten	4,445	85.4%	14.6%
Elementary 1 to 4 grades	16,419	90.1%	9.9%
Elementary 5 to 8 grades	16,766	89.0%	11.0%
High school 9 to 12 grades	19,190	88.4%	11.6%
College, undergraduate	15,986	83.5%	16.5%
Graduate, professional school	7,445	52.2%	43.8%

Table 27. Shows: The overwhelming number of Howard County students' kindergarten through high school are enrolled in the public school system. At the nursery and preschool levels 69 percent are enrolled in private schools.

Source: U.S. Census, American Community Survey, 2009-2013, 5 year estimate

5.8.A. Early Childhood Education

Studies have shown that a "high quality education for children before they turn five yields significant long term benefits."[19] The president of The National Education Association, Dennis Van Rockel, stated that "high quality early childhood education and full day kindergarten are fundamental to a student's long term success."[20]

In proposing a program for all low and moderate income four year old with high quality pre-school in his January, 2013 State of the Union Address, President Obama stated in reference to early childhood education" studies show students grow up more likely to read and do math at grade level, graduate level, graduate high school, hold a job, form more stable families on their own."[21]

19 Dennis Van Rockel. National Education Association, 2013

20 Ibid

21 President Obama. State of the Union Address, 2013

5.9 Food Insecurity and Nutrition

Food insecurity is a measure of food deprivation. According to USDA, food insecurity "is limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in a socially acceptable ways"[22] It is also hunger or at risk for hunger or faced the threat of hunger.

In 2013, 14 percent of households or 17.5 million household were food insecure. Also 6 percent of households or 6.8 million households or 6.8 million households experienced very low food security. Moreover, 62 percent of food insecure households participate in a least one of the three major federal food assistance programs – Supplemental Nutrition Assistance Program (SNAP formerly Food Stamps), The National School Lunch Program (NSLP) and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). [23]

In 2013, households that had higher rates of food insecurity than the National Average were households with children (20 percent); households with children headed by single women (34 percent); or single men (23 percent) and Black/African American (26 percent) and Hispanic (24 percent). [24] Children in food insecure households are protected by parents from disrupted eating patterns or reduce food intake, by parents going hungry themselves.

In a 2013 study "Spotlight on Senior Hunger" it was determined that 8.4 percent of senior population was food insecure. That means that only one in 12 seniors is food secure. In another study in 2014 "Spotlight on Senior Health: Adverse Health Outcomes of Food Insecure Older Americans, "it was concluded that food insecure seniors consume fewer key nutrients than food secure seniors. Furthermore, food insecure seniors are at greater risk for adverse health conditions as asthma, diabetes, and heart problems than food secure seniors.

In Howard County, the food insecure rate is 8.1 percent or 23,750 people. Forty percent are below the poverty and are likely income eligible for federal nutrition assistance. In Howard County, 0.55 percent of the population receive temporary cash assistance, which amounts to $574 per month; 1.49 percent of children receive temporary cash assistance; 6.33 percent of the population participant in the Food Supplemental Program or SNAPs. The average benefit is $127.39 per person per month. In addition, there was a 139.6 percent increase in the SNAPs program between 2008-2013. [25]

22 U.S. Department of Agriculture Food Security in the U.S.

23 Household Food Security in the United States by Coleman-Jansen, A., Gregory, C. and Singh, A. (2014)

24 ibid.

25 Maryland Alliance for the Poor Reports, 2014

SNAP/ TEFAP and other Public Assistance Programs

The Supplemental Nutrition Assistance Program is a nutrition program for millions of low-income families and individuals. SNAP is operated by the United States Department of Agriculture and is commonly referred to as Food Stamps.

Households are restricted in food they purchase, but is expected to spend at least 30 percent of their resources on food. Eligible households must be income qualified and elderly over 60 years are also eligible. The monthly amount a household receives is called an allotment and is based on family size. (See Table Below)

Table 28. Monthly Allotment by Household Size

Household Size	Maximum Monthly Allotment
1	$194
2	$357
3	$511
4	$649
5	$771
6	$925
7	$1,022
8	$1,169
Each Add'l Person	$146

December 1 2014 to September 30, 2015
Source USDA Food and Nutrition Service

In 2014, 46 million low-income Americans benefited from nutritionally adequate diet. Seventy percent of participants were families with children; 25 percent were elderly or people with disabilities. The average SNAP participant receives $125 per month or about $4.17 per day in 2014.

Table 29. Percentage Howard County Public Assistance in Past 12 Months for Children

Children living in household with Supplemental Security Income (SSI) cash public assistance income or food stamps/SNAP benefits	Total	Married Couple Household	Male Householder, no wife	Female Householder, no husband
	9.5%	5.8%	5.3%	27.3%

Source: US Census, American Community Survey, 2009-2013, 5 year estimate

Table 30. The percentage of farm students by elementary schools for those schools with 15% or more of farm students.

Schools	Percent
Bellow Springs	15.3%
Gorman Crossing	18.8%
Elkridge	19.3%
Thunderhill	20.9%
Veterans	21.0%
Hollifield	21.3%
Hammond	21.4%
Waterloo	23.1%
Forest Ridge	26.1%
Jeffers Hill	34.8%
Ducketts Lane	36.5%
Talbott Springs	39.3%
Bollman Bridge	41.6%
Deep Run	43.3%
Guilford	44.0%
Longfellow	44.4%
Swansfield	45.3%
Laurel Woods	47.7%
Running Brook	47.9%
Cradlerock	49.1%
Phelps Luck	57.5%
Bryant Woods	58.5%
Stevens Forest	62.5%

Table 30. Twelve elementary schools have 34% or more of their total student population on free and reduced meals. One school, Stevens Forest has over 60% of farm students in its student population. [26]

26 Data from HCPSS

Figure 59. Middle Schools 15 Percent or More Farm Students 2014-2015 [27]
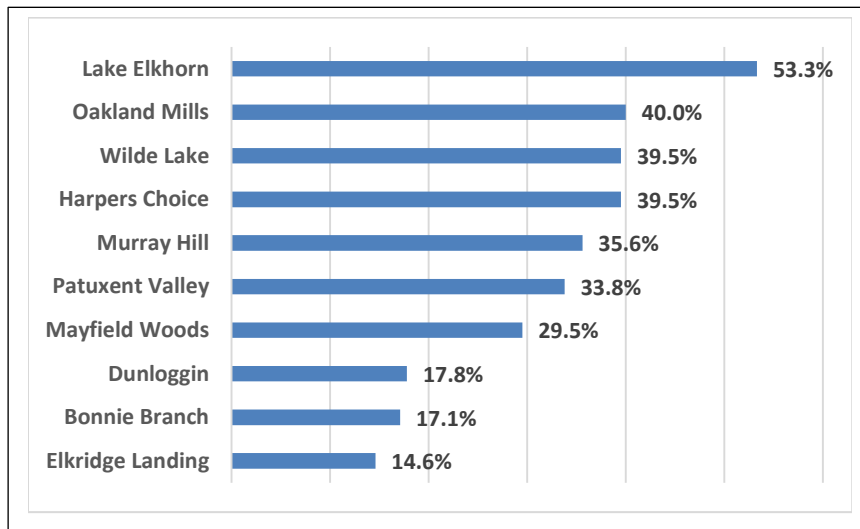
Figure 59. Shows: Six middle schools at 30 percent or more farm students in their school population, with Lake Elkhorn at more than 50 percent.

Figure 60. High Schools with 15 Percent or More Farm Students 2014-2015 [28]
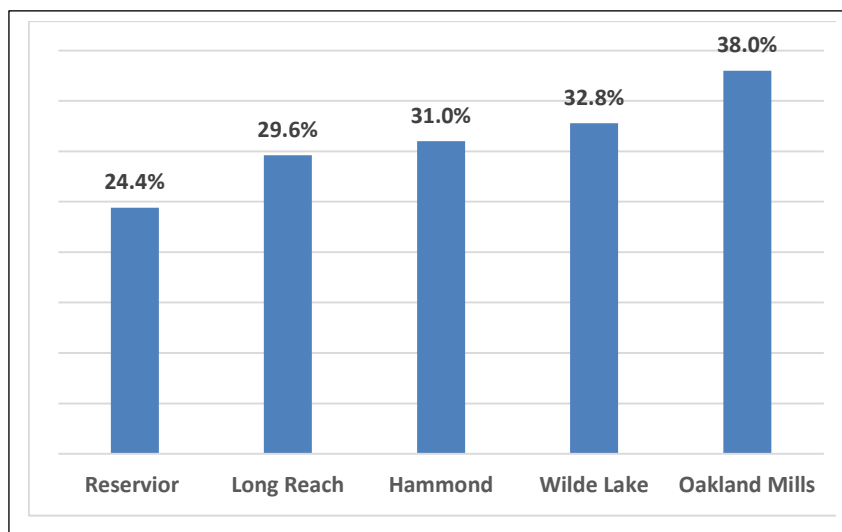
Figure 60. Shows: Three high schools have more than 30% of farm students in their school population.

Frequently, students are eligible for the FARM program, but fail to declare or disclose for whatever reason. Consequently, the percent of FARM students may by higher, particularly at the high school level.

27 Data: HCPSS

28 Ibid.

5.10 Housing

The affordability of housing in Howard County is a continuing saga, not only for those in the for sale housing market, but particularly for those in the rental market. For example, the average sale prices of a single family house is $460,000 and a condo $265,000. [29] Also, according to HCEDA report, some rental may go as high as $4,000 per month.

In an effort to have more inclusive housing, the Howard County Council passed legislation in 2012 to permit Downtown Columbia builders to either build the affordable housing units or pay a fee in lieu of building the units. The fee is $2000 per required affordable housing units should developer chose that option. However, of the first 817 housing approved for Downtown Columbia, none will have affordable or moderately prices units. The Downtown Columbia Housing Corporation (the organization tasked with insuring construction of affordable units) has recommended that future units be built for families whose income is between 40-60 percent of the Howard County median income.

Affordable housing means, according to HUD, that a household pays no more than 30 percent of its annual income in housing, whether rental or homeownership. In Howard County, homeowners pay slightly more than 1/3 of their annual incomes in mortgage payments. While renters pay almost 50 percent of their annual income in rent. A worker in Howard County need to earn $24.06 per hour to be able to afford the fair market rent and utilities of a two bedroom apartment without spending more than 30 percent of their income on housing.

This means according to the report future housing units (4,683) to be built in Downtown Columbia 703 or 15 percent should be moderately priced.

In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,297. In order to afford this level of rent and utilities -without paying more than 30% of income on housing -a household must earn $4,323 monthly or $51,871 annually. Assuming a 40-hour work week, 52 weeks per year, and this level of income translates into a Housing Wage of $24.94. [30]

In Maryland, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 138 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable. [31]

29 Howard County Economic Development Authority Report, December, 2014.

30 National Low Income Housing Coalition, Out of Reach, March 2014

31 Ibid.

In Maryland, the estimated mean (average) wage for a renter is $15.31. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 65 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable. [32]

Table 31. Howard County Fair Market Rental Chart

Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
$833	$985	$1,232	$1,574	$1,713

Source: 2015 Fair Market Rent Documentation System, HUD.

Note: The FMRs for unit size larger than four bedrooms are calculated by adding 15 percent to the four bedrooms FMR, for each extra bedroom. For example, the FMR for a five bedroom unit is 1.15 times the four bedrooms RMR, and the six bedroom unit is 1.30 times the four bedrooms FMR. FMRs for single room occupancy units are 0.75 times the zero bedrooms (efficiency) FMR.

Table 32. Columbia 2015 Fair Market Monthly Rent by Unit Bedroom

Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
$1,055	$1,316	$1,576	$2,008	$2,202

Source: 2015 Fair Market Rent Documentation System, HUD

In no state can a full-time minimum wage worker afford a one bedroom or two bedroom rental unit at the fair market value. [32]

32 National Low Income Housing Coalition, Out of Reach, March 2014

**Table 33. Housing Costs at Fair Market Value and Annual
Income Howard County**

Hourly Wage Needed to Afford 2 BR at FMR	2 BR FMR	Annual Income Needed to Afford 2 BR FMR	Full Time Jobs at Minimum Wage Needed to Afford 2 BR FMR	Area Median Income AMI	Monthly Rent Affordable at AMI	30% of AMI	Monthly Rent Affordable at 30% of AMI
24.08	$1,252	$50,080	3.3	$83,500	$2,088	$25,050	$626

Source: National Law Income Housing Coalition, Out of Reach, 2014

Table 34. Renters Household

Renter Households 2008-2012	% of Total Households 2008-2012	Estimated Mean Renter Wage (2014)	Monthly Rent Affordable at Mean Renter Wage	Full-Time Jobs at mean renter wage needed to afford 2 Bedroom FMR
27,102	26%	$16.89	$878	1.4

Source: National Low Income Housing Coalition, Out of Reach, 2014

Table 35. Housing Tenure

Owner Occupied	78490	73.9%
Renter Occupied	$27,652	26.1%

Table 35. Shows: Almost 74 percent of housing units in Howard County are owner occupied and 26 percent are rental units.

Source: U.S. Census, American County Survey, 2009-2013, 5 year estimate.

Table 36. Gross Rent of Occupied Units Paying Rent

	Total 27,025	Percent
Less than $200	239	0.9%
$200 to $299	321	1.2%
$300 to $499	357	1.3%
$500 to $749	847	3.1%
$750 to $999	1,794	6.6%
$1,000 to $1,499	10,201	37.7%
$1,500 or more	13,268	49.1%

Table 36. Shows: The median rent in Howard County is $1,489 of which the overwhelming majority of households (87%) pay $1,000 or in rent.

Source: U. S. Census, American Community Survey, 2009-2013, 5 year estimate.

Table 37. Gross Rent as Percentage of Household Income Occupying Units Paying Rent

	Total 26,625	Percent
Less than 15 percent	3,111	11.7%
15.0 to 19.9 percent	3,535	13.2%
20.0 to 24.9 percent	3,805	14.3%
25.0 to 29.9 percent	3,465	13.0%
30.0 to 34.9 percent	2,752	10.3%
35.0 percent or more	10,027	37.6%

Table 37. Shows: Forty eight percent of renters in Howard County pay more than 30 percent of their household income in rent.

Source: U. S. Census, American Community Survey, 2009-2013, 5 year estimate.

The table below shows HUD's income limits and family median income for Maryland.

Table 38. Housing Choice Vouchers FY HUD Income
Limits and Median Family Income

Family Size	Extremely Low Income	Very Low Income	Low Income
1	$18,550	$30,950	$46,100
2	$21,200	$35,400	$52,650
3	$23,850	$39,800	$59,250
4	$26,500	$44,200	$65,800
5	$28,650	$47,750	$71,100
6	$32,570	$67,300	$76,350
7	$36,730	$54,850	$81,600
8	$40,890	$58,350	$86,900

Source: Department of Housing and Urban Development
(HUD) Housing Choice Vouchers, 2015

In addition to the Housing Choice Voucher Program, the Howard County Department of Housing and Community Development has other rental assistance programs. [33]

33 Directors Report, April, 2015

5.11 Appendix for Community Profile

300% of the Federal Poverty Level Guidelines

Family Size	Annual	Monthly	Weekly
1	$ 35,310	$2,943	$679
2	$ 47,790	$3,983	$919
3	$ 60,270	$5,023	$1,159
4	$ 72,750	$6,063	$1,399
5	$ 85,230	$7,103	$1,639
6	$ 97,710	$8,143	$1,879
7	$110.190	$9,183	$2,119
8	$122,670	$10,223	$2,359
Each Add'l	$ 12,480	$ 1,040	$240

Source: Federal Register Notice of the 2015 Poverty Guidelines, January 22, 2015

6: Key Findings

6.1 Client, Provider, and Community Partner Survey and Focus Group Key Findings

- Majority of clients served by human services organizations had been served more than once by the agencies.
- Fifty-four percent of client income was clustered at two income points: $25,000 annually (27% of respondents) and $0 annually (27% of respondents).
- Over 56% of income reported by clients was from employment.
- The majority of clients taking the survey (49%) reported being single.
- Services clients most anticipated needing in the future were (in the following order of greatest need reported): food assistance, medical assistance, after school youth programs, emergency assistance/crisis services and First Month's Rent assistance.
- Providers reported the majority of their clients were between the ages of 20-45.
- Twenty-five percent of clients reported not receiving services due to a waiting list.
- The agencies that provided multiple services appear to be more frequently accessed by clients.
- Gaps in resources were consistent in following areas:
  - Anticipating demand and developing/approving a budget to meet that demand
  - Staffing
  - Operation hours
  - Clientele not aware that the services are there and available
- Employment is a driver out of poverty and it appears that it is the weakest area within all of the services provided.
- Focus Group recommended more combining or co-locating of services, exploring new funding through partnerships with other agencies and using existing resources to better educate and engage low-income households on how they can become self-sufficient.

6.2 Community Profile Key Findings

- Poverty rate in Howard County continues to increase (as does the population). Was 5.3% in 2014 compared to 4.6% in 2010.
- Areas with highest poverty level in county: Poverty level in Jessup is 10.3%, the next highest is Savage at 7.5%, then Columbia at 6.6%.
- Twenty-two percent of Howard County households are liquid asset poverty, meaning they could not live at the poverty line for 3 months without any income. Thirteen percent of Howard County Households are in asset poverty, meaning they do not have sufficient net worth to live at poverty level for 3 months.
- In Howard County 23,750 or 8.1% of the population is food insecure.
- Six percent of Howard County's population participates in the SNAP program (formally known as Food Stamps Program).

- There was a 140% increase in the participants in the Food Stamp Program between 2008 and 2013.
- The Howard County Women Infants and Children (WIC) Program serves about 4,000 clients, of which 2,200 are children 1-5 years of age; 800 are infants and 1,000 are women.
- Approximately 19.4% of Howard County School enrollment received free and reduced meals (FARM students).
- Risk of poverty increases for families with increase in number of children. Poverty rate for families with 3-4 children is 24%. Poverty rate for families with 1-2 children is 15.9%.
- The poverty rate for female headed household with children under 5 years is 22.5%.
- Twenty percent of those living below the poverty line in Howard County are employed.
- Women are more likely to be among working poor: 2.4% of women compared to 1.7 % of men.
- The working poor are more likely to be employed as cashiers, cooks, health aids, maids, retail salespersons, waiters, and waitresses, farm workers, building and grounds keepers and personal care services.
- Education has a huge impact on likely hood of living in poverty: 20.1% of those with less than a high school diploma are likely to live in poverty; of those with a Bachelor's degree only 1.4% are likely to live in poverty.
- Females experience a wage disparity in Howard County.
- The median household income in Howard County increased by 8% from $101,003 in 2010 to $109,865 in 2014.
- To support the annual household expenses for a family of four, the household would need to earn an annual living wage income of $45,547 and for one adult, two children $57,638 or one adult, one child $47,595.
- To pay the fair market rent of $1,297 for two bedroom apartment in Howard County without paying more than 30 percent of household income on housing, a household must earn $4,323 per month or $51,871 annually.
- A living hourly needed wage for a family of four in Howard County is $21.90. In Columbia, for a family of four, the required living wage annual income is $81,974.
- Fifty-five percent of Howard households have income in excess of $100,000 and 32.7% in excess of $150,000.
- Renters in Howard County pay almost 50% of Household income in rents.
  - To afford Fair Market Rent in Howard County for a two bedroom without paying more than 30 percent on housing the hourly wage must be a least $24.06.
  - The median gross monthly rent in Howard County is $1,489 per month.
- The average weekly wage in Howard County is approximately $1,000.
- The Howard County School System provides education for 543 homeless children and youth in the 2014-2015 academic year.

7: Recommendations

1. Provide adequate safety net services for vulnerable adults and children.
2. Strategic funding efforts that reduce duplication in service while increasing efficiency in service delivery and result in administrative cost savings.
3. Strategic allocation of resources in order to support, complement or expand the effective programming in existence.
4. Coordinate services at all CAC locations so clients are engaged in all available programs regardless of the location they access.
5. Develop and implement an outreach plan to engage those most susceptible to poverty and living in poverty based on geographic and demographical data identified in this assessment.
6. Support public-private collaborations and partnerships in order to meet the needs of low-income households.

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9: Acknowledgments

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Also, thank you to the dedicated 2015 Community Action Council of Howard County Board of Directors:

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